

ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS

HEARINGS
BEFORE THE
SUBCOMMITTEE ON
HOUSING FOR THE ELDERLY
OF THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE
NINETY-THIRD CONGRESS
SECOND SESSION

PART 12—EAST ORANGE, N.J.

JANUARY 19, 1974



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- Part 1. Washington, D.C., Aug. 2, 1971.
- Part 2. Washington, D.C., Aug. 3, 1971.
- Part 3. Washington, D.C., Aug. 4, 1971.
- Part 4. Washington, D.C., Oct. 28, 1971.
- Part 5. Washington, D.C., Oct. 29, 1971.
- Part 6. Washington, D.C., July 31, 1972.
- Part 7. Washington, D.C., Aug. 1, 1972.
- Part 8. Washington, D.C., Aug. 2, 1972.
- Part 9. Boston, Mass., Oct. 2, 1972.
- Part 10. Trenton, N.J., Jan. 17, 1974.
- Part 11. Atlantic City, N.J., Jan. 18, 1974.
- Part 12. East Orange, N.J., Jan. 19, 1974.

¹ Appointed January 25, 1974, to fill vacancy on committee by resignation of William B. Saxbe (R. Ohio) from the Senate, January 3, 1974.

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ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS

JANUARY 19, 1974

U.S. SENATE,
SUBCOMMITTEE ON HOUSING FOR THE ELDERLY
OF THE SPECIAL COMMITTEE ON AGING
East Orange, N.J.

The committee met, pursuant to notice, at 10:15 a.m., January 19, 1974, in the East Orange Public Library, East Orange, N.J., Hon. Harrison A. Williams (chairman) presiding.

Present: Senator Williams and Congressman Joseph G. Minish, 11th District of New Jersey.

Also present: William E. Oriol, staff director; John Edie and George Cronin, professional staff members; John Guy Miller, minority staff director; Patricia Oriol, chief clerk; Yvonne McCoy, assistant chief clerk; and Kay Thomas, clerk.

OPENING STATEMENT BY SENATOR HARRISON A. WILLIAMS, CHAIRMAN

Senator WILLIAMS. We will come to order.

This is the Housing Subcommittee of the Special Committee on Aging, and I will say this is a most magnificent setting, and I look forward to this meeting with the greatest of pleasure and expectations.

Today's hearing in East Orange is one in a series exploring the adequacy of Federal response to housing needs of older people.

In the last 2 days my subcommittee has heard testimony in Trenton and Atlantic City. I must candidly say to you that the housing problem for the elderly of our Nation at this moment is getting worse, not better. Years of delay and long waiting lists have discouraged many older persons to the point where they see little hope of ever finding a decent living environment. We must, therefore, reverse the current national trend and open up new avenues of production to meet the needs of older Americans.

In spite of very adverse conditions, several communities in Essex County have made a valiant effort to provide better housing for older persons. Municipalities such as East Orange, Newark, and Irvington have been struggling to keep up with the demand, but their leaders are now fearful that the problem will soon become unmanageable. In Irvington, the waiting list goes back 3 years. East Orange has been told by the Department of Housing and Urban Development not to take any more applicants. It is obvious to me that these concerned

communities will be in serious trouble unless there are clear signs from Washington that help is on the way.

A major reason for an older person's desire for better housing is his fear of crime and the lack of security around him. So far this week we have had many examples of elderly persons who have been the victims of crime. But today, the issue of crime will take on a more central role. We will hear about a brandnew 24-hour security patrol program that will soon be in operation in Newark public housing.

HOUSING SECURITY ACT

Security is not a new subject to my subcommittee. Over the last 2½ years we have held hearings on this subject in an effort to stir Federal response, but the going has not been easy. As a result, I introduced the Housing Security Act of 1973 last summer. Briefly summarized, this bill establishes an Office of Security at the Department of Housing and Urban Development and authorizes funding specifically earmarked for security programs in HUD-assisted housing. That bill has been favorably recommended by the housing subcommittee, and I am optimistic about its chances on the Senate floor.

Many of you know that for many years I have struggled to reactivate the section 202 direct loan housing program for the elderly and handicapped. The section 202 program was the most successful housing program this country has ever seen. There has never been a failure. And I maintain that its unqualified success was due in no small part to the fact that it was designed specifically for the elderly and responded to their needs. Despite its popularity, and because it was a direct loan program, it fell into disfavor with the administration because of the impact the direct loans had on the annual Federal budget.

Therefore, this summer I introduced legislation to overcome this objection and to revitalize this valuable program. This legislation would reinstate the section 202 program with an increased authorization, and it would authorize the Secretary of the Treasury to issue bonds, thus making funds available for HUD to loan out under the section 202 program. My bill specifically states that all funds would go into a National Elderly and Handicapped Housing Loan Fund and that all receipts and disbursements would be transacted outside the Federal budget. I am happy to report that the housing subcommittee has acted favorably on this legislation as well.

One final point needs to be made. As most of you know, the second session of the 93d Congress will open on Monday. My decision to call for these hearings this month was made for a very important reason. In the next few months the House and the Senate will be working to put together a major piece of housing legislation. The Senate is already well along with its bill. Many vital questions are yet to be answered that will have an important impact on the future of housing for the elderly. Therefore, I felt it was crucial that we obtain new data and fresh testimony to prove our case. Your testimony could not be more helpful and I am eager to hear it now.

I mentioned—as we were gathering earlier with the mayor and so many of his magnificent and dedicated people—that out of about 20 years of work in areas of social legislation and all of the hearings that are necessary to build up that legislation, these 3 days on housing

for the elderly that I have had in New Jersey have been the most inspiring and satisfying and productive days I have ever spent, and we are on this crest of the wave. And Mayor Bill Hart is going to keep us right there.

We turn now to our host mayor, and a great friend of all of us here, and of all of the effort that is needed to reach out to people who need our help.

STATEMENT OF HON. WILLIAM S. HART, SR., MAYOR OF EAST ORANGE, N.J.

Mayor HART. Thank you very much, Senator. I would certainly like to, on behalf of all of the citizens of America, and certainly of the citizens of this region, thank you for all of the things you have done over the years for our older Americans.

I think that all of us have known how friendly you have been, the great amount of work you have done in the Senate, and I think that your election, when we go out we prove we know what you do for New Jersey, and for all America, and especially for our older Americans.

I'd like to say we are most appreciative you would take time from your schedule—which I know must be hectic, when you know how hectic a mayor's schedule is here this morning—to share with us and stay with us most of the day, and a great deal longer. I am going to leave, as the Senator knows, because a plane is waiting for me at Newark for Chicago. That is one reason they put me on very early.

I'd certainly like to welcome all of the clergy and the religious segments from all denominations who are here today and who have done an outstanding job for the citizens of East Orange.

May I introduce to you our counsel chairman, Earl Williams—in the back—who has been very active through the labor movement.

I think, Senator Williams, Councilman Carnes, who I saw earlier, he is very active in discussing energy shortages.

Councilman Maddox is back at the door trying to wave Councilman Carnes in.

Are there any other councilmen present?

I would also like to introduce Harold Smith, director of our East Orange Housing Authority, and very, very active for a great deal of the senior citizens activity in our community. And Mr. Wolford—sitting here in the front.

I will not introduce a great many more people, but certainly, from the mayor's council, Mrs. Jesse Pullet, who will take a bow; Charles E. Fennerin, who worked with all citizens groups. And I know that there are many of the others who could have been announced out there.

I would like to make a short slide presentation to show some of the things that are going on in the city of East Orange. You have seen, possibly, most of them. And we are very, very pleased, again, Senator, to have you. And I'd like to proceed with the slide presentation and I'll sum up in the end.

East Orange has made a start to provide convenient, low-cost housing for its elderly population. The Mayor's Council on Senior

Citizens has been continuously advising the mayor's office since 1967. The Housing Authority of East Orange opened its first building for senior citizens, Concord Towers, in 1963. It is still possible for East Orange to solve its senior citizens' housing problems with a reasonable amount of financial help from the Federal Government. This is not true of some of our large cities.

SLIDE PRESENTATION

East Orange has four different types of subsidized housing for its older population: Low-income housing under the East Orange Housing Authority, a nonprofit corporation which has built apartments for middle-income senior citizens, a limited dividend corporation which will be middle-income housing cooperative, and a nonprofit corporation which has built middle-income cooperative units. A quick tour of these buildings in East Orange.

Slides 1, 2, 3, 4: Concord Towers—first low-income housing built in East Orange—opened in 1963; contains 64 units. The first floor is used as a community center and includes our Meals-on-Wheels kitchen and office, and the office and storage space for a Get Well Cupboard sponsored by Churchwomen United, as well as a senior citizens office. Groups which meet here regularly include the National Association of Federal Employees, multiple sclerosis patients, and the Special Health and Education Program for Retarded Adults.

Slides 5 through 10: Vista Village, at 70 South Burnet Street, is the second of our low-income housing buildings. It contains 180 units. The main office of the senior citizens department and the scheduling center for our senior citizens van are here. This building has panic buttons or chains in living room, bedroom and bath. When these are pulled the apartment door is unlocked and an alarm sounded. A happy place for our older citizens.

Slide 11: Arcadian Gardens is also low-income housing under the housing authority with 28 units of specially designed senior citizens housing in a complex containing family units.

Slides 12 through 18: In 1968 the East Orange Senior Citizens Housing Association was formed which built Copper Gate House, middle-income building with 128 units. And then the same group formed the East Orange Senior Citizens Housing Corporation to build the Brookside with 202 units.

Slide 19: The senior citizens apartment building at Kuzuri-Kijiji, which is a cooperative complex with apartment units for 28 senior citizens.

Slide 20: And our newest building now under construction, the Pavilion, built by a limited dividend private corporation with 320 units for moderate-income older Americans.

Senator, staff—which I am quite sure will be introduced during the day and at the panels—this is a very short presentation of some of the units, things we are doing in the city of East Orange, through our director, Mrs. Janet Baker—who is now on her way back to the table—for our older Americans. It is not enough, but it is a start, some innovative things that we believe other communities can learn from and do.

NEVER ENOUGH MONEY

There is never enough money for the things we want to do, but the money spent for our older Americans is well spent money. For

all of the huge budgets the central city has, the tax problems, they are not created by our older Americans.

When I travel back and forth to the courtrooms, they're not mugging people in the streets, they're not problems to us at all; good, decent citizens. And if we could get our other citizens to account 60 percent in the behavior pattern of our older Americans, a great deal of our monetary problems would be solved.

So with that short testimony, Senator, and others concerned who are going to carry on this very fine program today, I would again like to say thank you for coming to our community, thank you for spending your most valuable time for our most valuable people.

Thank you very much.

Senator WILLIAMS. Thank you very much. [Applause.]

I certainly want to applaud you and your administration and the people that work with you. I have toured for an hour or so this morning, and I have been to some of the housing that was shown on the slides. It impresses me, that with the greatest creativity, imagination, and just plain hard work you put together, all of the elements of financing the various approaches, and it is a complex business. It is not just public housing, as we have known it, it is all of the other forms that draw from many sources, and you have done a magnificent job.

I wonder if I could take this opportunity to just ask you a broader question that deals with more than housing, and that is revenue sharing, and your citizens' participation in the program, and your experience with it.

Has this revenue sharing been useful in meeting some of the services that are necessary for older people? And I know you have the Outreach program and this city is doing a great job.

Is revenue—has revenue sharing meant anything to you in these areas of service to older people?

Mayor HART. The very truthful answer to that would be yes, sir; but may I elaborate on that for a moment?

As an officer in the National League of Cities, U.S. Congress of Mayors, and the New Jersey Congress of Mayors, and last year having been the president of all black elected officials, 1,300 of us in the United States of America, we discussed this very thoroughly. Some of the things we found—and these are faults with revenue sharing—is, I think, local government ought to be able to set more priorities as to where those moneys should be used. But I think the local government should not be able to set priorities without any evaluation. For instance, if the city of East Orange wants to use a great portion of that money for senior citizens, and deprive our young fowl, the next year, you, as Senators, should evaluate us and tell us we are doing wrong. There should not be an—there should be a period—we are certainly thankful for the revenue-sharing money that has come to the city of East Orange, and I think most mayors are. But, as my late father used to say, Senator, all we are asking for is a little bit more.

Senator WILLIAMS. One thing that we have heard in two or three hearings in two or three places is that the present relationship of Federal Government to the municipalities is, really, not the best way to get the most out of the programing for housing for older people, and maybe we need a broader approach at the community level, rather

than the Government to the city, the Government to a region, a metropolitan region.

Have you been in on any of these discussions of a broader housing authority in the city?

ELDERLY TRAPPED IN CENTRAL CITIES

Mayor HART. Yes; as I said, from the National League of Cities, and U.S. Congress of Mayors, these things are discussed. But it gets back to what I said before, evaluation. For instance, you have many towns, especially to the area just south of Washington, D.C.; in Maryland, where you have newer towns springing up, where many of those towns, the medium age of citizens may be around 40 years of age, because the houses are so expensive, that senior citizens cannot afford to buy or live there, but in towns such as East Orange and many of our central cities where many senior citizens—this is a terrible word to use, but it is a truthful word—are trapped. They cannot move into these new homes being built around the country; they must stay in the central cities; they must stay in central city; they will stay in central city. That is what I mean about the evaluation and amount of moneys that should come into different areas.

East Orange, we don't know, we were not counted properly by the census, but we understand we are near the 20 percent population of senior citizens. Other areas, maybe 5 percent, maybe other areas would be 33 percent.

So in that main, I'd say, percentage wise, the evaluation should be made, Senator.

Senator WILLIAMS. Well, I again want to thank you, Mayor Hart, for being our host for today's hearing and showing us the best that can be accomplished with the limited tools that are available right now. Of course, that is our mission, to sharpen those tools, and see if we can get executives at the national level to see the point.

Mayor HART. I have been at this library for three meetings, Senator. Every time I finish speaking I have to leave. One fellow put in the paper the other day: "Stay in town and see what is happening." He does not understand if you don't get out of town you don't get any money.

Senator WILLIAMS. Thank you very much. Maybe we can help.

We met Mrs. Janet Baker, director of the senior citizens activities in the office of the mayor this morning, and she conducted our tour. Mrs. Baker, we are happy to have you formalize and lead the panel.

If you would introduce your panel, we'll be glad to hear from you.

STATEMENT OF MRS. JANET BAKER, DIRECTOR, SENIOR CITIZENS ACTIVITIES, OFFICE OF THE MAYOR OF EAST ORANGE, N.J., ACCOMPANIED BY LeROY SMITH, OUTREACH AIDE; AND MRS. VIRGINIA FLETCHER, PROJECT MANAGER, EAST ORANGE HOUSING AUTHORITY

Mrs. BAKER. Speaking with me this morning is Mrs. Virginia Fletcher, the manager of the housing authority of the city of East Orange. And Mrs. Fletcher has some interesting things to tell us; I have also asked LeRoy Smith, from our Outreach staff. Mr. Smith

and the people who work with him are all persons past 65 who go out into the community to interview their peers, and they have found some interesting things about housing in East Orange. I would just like to give a little overview.

East Orange has a population of about 15,000 persons over the age of 62. As the mayor said, we don't know exactly, but less than 1,000 of these can be housed in the buildings we just saw in our slide presentation.

Most of the elderly citizens of our city would want to stay here. Our health facilities are good and they're getting better. The city health department, the East Orange General Hospital and the Rehabilitation Institute all work with and for our elder citizens. Many of our elderly are lifelong members of local churches and synagogues. They're familiar with banks and markets of the area, and they want to stay here. Recreation activities are readily available through the department of senior citizens and the East Orange Recreation Department.

Educational opportunities are offered by both the East Orange adult schools and Essex County College, for those over 60, at no cost.

The chance to serve others is readily available through the Retired Senior Volunteer Program, which is federally funded in Essex County.

The inflation of our economy means that many of our older citizens who thought they had adequately prepared for the retirement years, are caught in the crunch between fixed income and ever rising prices of food and shelter.

Catastrophic medical expenses have wiped out comfortable retirement reserves for others, and many of our older residents worked at jobs that were not covered by Social Security or were insured at the very lowest level. Their income cannot maintain the cost of living in the private sector of our rental market.

Twenty-five percent of income is supposed to be a good figure to budget for shelter costs. Some of our senior citizens in East Orange are paying 60, 70, some of them more than 100 percent of income for rent and taxes. This means rapid depletion of savings and/or dependence upon relatives.

Some of our citizens live in poorly maintained buildings or in walkup apartments or large old houses where they can no longer maintain themselves because of a physical handicap. Some of these will end up in nursing homes at State expense, when they could maintain themselves in a low-rent, modern, convenient apartment.

Our department of senior citizens has an Outreach component which is funded jointly by the office of aging of the State of New Jersey and the mayor's office of the city of East Orange.

This is a pilot project which is demonstrating that older persons can be employed and trained as paraprofessionals to take information and referral services to their peers in the community.

Mr. Leroy Smith will speak on behalf of our Outreach workers.

**STATEMENT OF LeROY SMITH, OUTREACH AIDE,
EAST ORANGE, N.J.**

Mr. SMITH. Just a few remarks about Operation Outreach. Operation Outreach is programed and funded by the city of East Orange,

East Orange Housing Authority and the New Jersey Office on Aging. The program happens to be a pilot project of the State of New Jersey.

The program is to acquaint senior citizens and disabled citizens in low and moderate housing as well as those in similar circumstances in the private sector of the supportive services that they are entitled to, low cost meals, medical services, housekeeping, recreational, and the general order of social services, per se.

Senator WILLIAMS. At this time, without objection, case histories submitted by Mr. Smith will be inserted into the record.

CASE HISTORIES PRESENTED BY LEROY SMITH, OUTREACH AIDE, SENIOR CITIZENS ACTIVITIES, OFFICE OF THE MAYOR, EAST ORANGE, N.J.

Mrs. A.: Age 76; Social Security, \$192.10—rent, \$150. Has terrible fears that she cannot maintain apartment and has no place to go. Needs low-income housing.

Mrs. B.: Lives in one room on top floor; was disabled from mugging (coming along fine now); Social Security \$160—rent, \$100. Needs housing badly; cannot climb the stairs.

Mrs. C.: Lives over drugstore on third floor; building in bad condition; tried very hard to find place, but cannot. Social Security, \$158.60—rent, \$100. Needs low-income housing.

Mrs. D.: Rent going up constantly; private apartment building. Needs middle-income housing; no application to be had. Social Security, \$174—rent, \$175.

Mrs. E.: A disability case (welfare), two of her children being cared for by the Children's Service Bureau; age 51, disability, \$119. Needs low-income housing.

Mrs. F.: Scared; wants to move but has no place to go. Mail boxes broken into several times. Social Security, \$139—rent, \$112. Rent going up; needs low-income housing.

Mrs. G.: Lived here for several years. Rents going up constantly; has part-time job to maintain home. Social Security, \$214—rent, \$200. Needs low-income housing.

Mrs. H.: Rent always rising, now \$159. Needs low-income housing but no where to go. Social Security, \$150—works part time to keep up. Doesn't know how long she can keep up.

Mrs. J.: Lives on second floor; has a heart condition; is in hospital approximately every 3 months; rent too high, \$136. Social Security \$187.50. Has no family, no place to go. Needs low-income housing.

Mr. and Mrs. K.: Live in one room on top floor; family-owned house. No other place to go. Combination Social Security, \$201.40—rent, \$60. Wants a place of their own. Wife a diabetic. Need low-income housing.

Mrs. L.: Very much in need of clothes and food, because rent so high. Rent, \$175.—Social Security, \$189, plus a veteran's pension. Little left for medicine; cannot afford a telephone. Needs low-income housing.

Mrs. M.: Has to work part time to maintain place. Social Security, \$70.90; part time approximately \$30 a week—Rent \$140. Needs low-income housing.

Mrs. N.: Has applied for low-income housing sometime ago; no chance. Social Security, \$80.80; alimony approximately \$100, but not received regularly. Has arthritis of spine. Rent over \$100.

Mrs. O.: On disability; age 54; receives \$100. Had to move in with daughter temporarily who doesn't have room. Has asked for low-income housing, but there doesn't seem to be a chance. Doesn't know where to go.

Mrs. M. B.: Age 78; she has become a burden to her son and daughter-in-law with whom she lives due to the forced retirement of son because of severe heart trouble which will force a move to smaller quarters. Social Security under \$130. Needs low-income housing.

Mrs. E. B.: Age 68; lives in dark cramped one-room apartment; poor health. Social Security, \$131.50—rent, \$100. Needs low-income housing.

Mrs. C. B.: Age 72; attic apartment, very steep stairs and poorly maintained. Has arthritis in knees. Social Security under \$130; rent now \$80, but is going up. Needs low-income housing.

Mr. and Mrs. J. B.: Ages 62 and 64; first floor of two-family house in terrible condition; hole in bathroom ceiling through which water pours every time upstairs toilet is flushed. Rent was \$125; just increased to \$150. Combined income uncertain for future as she is collecting unemployment insurance for limited time and he is on disability. Social Security, \$148. Refused my offer to report condi-

tions to proper city department because of fear of landlord. Needs low-income housing.

Mrs. H. D.: Age 92; lives in large rooming house called hotel in poor repair; pays weekly, approximately \$120 per month. Social Security, \$135.80. Needs low-income housing.

Mrs. M. G.: Age under 65; multiple sclerosis patient on disability. Has five-room apartment which she cannot take care of; rent, \$128—Social Security, \$166. Low-income housing needed.

Mrs. R. K.: Age 66, severe arthritis; lives in one room with hotplate for cooking; has lavatory. Needs decent housing desperately. Social Security, \$165—rent, \$100.

Mrs. L. R.: Age 62; she has been declared legally blind but cares for herself very well. Needs services of four specialists. Social Security under \$130—rent, \$100. Needs low-income housing.

Mrs. S.: Age 72; very bad condition. Lives with wife and children of deceased son; is not wanted; daughter-in-law is remarrying and has no room in her life for Mrs. S. Social Security, \$67.60; VA pension, \$78.81; total income, \$146.41. Needs housing desperately.

Miss L. T.: Age 46; on total disability. Social Security, \$192—rent now \$115 but house has been sold and she anticipates a raise. No relatives, completely alone; no resources. Needs low-income housing.

Miss J. W.: Age 40; is on total disability due to crippling arthritis; has steep stairs to climb. Social Security, \$139.70—rent, \$95. Needs housing.

Note: It should be noted that with the exception of those who live in rooming houses, gas and electric plus a necessary telephone must be added to fixed expenses.

A: Widow homeowner; husband died early 1963. Following husband's death there was a large cut in income; so large that it has created an inability to meet high medical bills. She has arthritis, high blood pressure, chest hernia and serious eye trouble. Her Social Security is \$234. A monthly package payment of \$206, includes amortization, 3 percent interest and taxes. This package payment was arranged through a previous city home improvement plan. Because of this situation she feels she will have to leave East Orange where she has lived and raised her family.

B: Widower; age 66. Social Security, \$106.90, SSI \$36.80. Four room, top floor apartment (4th floor); roof leaks causing ceiling water leak in one room. No repairs made. Rent was \$135, now increased to \$150 (7 years ago rent \$85). Rent now higher than total income. Formerly he received disability from Essex County Welfare. He has been disabled due to arthritis, severe bronchial congestion and suffers severe deafness. He lost this assistance when he received a lump sum of money in June 1973 from Social Security for back payments. In addition he lost his food stamp allotment and, most important, his Medicaid. According to all our information this Medicaid was terminated illegally. As a result he discontinued medications and failed to make necessary physicians' appointments. What money he had has gone to meet rent and food needs.

C: A husband, 66 and wife 57, live in an illegal apartment. They fear to report this because of the great difficulty in finding an apartment. Rent is \$90 plus utilities. There was some talk of a rent increase. The apartment is created by partitions to form three rooms; there is a makeshift shower placed in what is referred to as a kitchen. This plus the usual store toilet constitutes the bathroom. The husband has very little vision in one eye none in the other. He suffers from glaucoma and is officially classified as blind. Low-income housing is needed.

D: Woman living alone; age 72. She was a licensed practical nurse and had raised two sons on her own. She has spent thousands on hospital bills and has depleted all her resources. She could not get welfare assistance but received Medicaid. Her current income is \$153.20 Social Security. She has a room in a private home that imposes severe restrictions on her use of kitchen and bath. Rent is \$75, with current talk of increase. She has been on low-income housing list for 4 years. Due to a chronic urinary condition and other illnesses she needs a small apartment with a private bath.

Her doctor has stated that her very life is at stake because of the above conditions. In a letter he wrote that "She has difficult arrangements for living and eating and above all for toilet facilities which are so important for her. In addition she doesn't feel safe due to steps, lack of railing and her poor eyesight. May I urgently request that she be given some consideration before it is too late".

Since the writing of this letter in the early part of 1973, she has been mugged a second time (the first time in October 1972). She was hospitalized both times. She feels unable to continue her life under these conditions. She needs low-income housing.

Case history: Mrs. C. Employed by city; husband also employed. Husband had breakdown which dissipated savings—is now confined to nursing home. Mrs. C. fell and injured spine and had to retire from city job. Was able to get into low-income housing where she managed very well even though confined to a chair. However, she has now deteriorated to the point where she cannot manage alone. Because we have no intermediate care facilities she is living with her daughter, with four youngsters, a situation which is not good for either Mrs. C. or the daughter.

Case history, Mr. E.: Mr. and Mrs. E. were tenants at one of our low-income buildings, managing nicely. They both became ill, were hospitalized and their daughter made arrangements to have them admitted to an EO nursing home under Medicaid and gave up the low-rent apartment. Since then Mrs. E. has died; Mr. E. is in very good condition but will be maintained at the nursing home at \$800 per month because there are no vacancies in low-rent housing where he could manage on his own Social Security.

Mr. C.: He was the oldest resident of one of our low-income buildings. At 94 he had a Pacemaker installed and seemed good for another few years. Unfortunately he injured his back and is unable to care for himself and his apartment. He is in a nursing home under Medicaid at about \$1,000 per month where he is deteriorating rapidly. He could manage in intermediate care facilities if there were any.

Mrs. B.D.: She was in need of immediate hospitalization when we first saw her. She has now returned in reasonably good health to her apartment where she pays \$165 per month in rent out of an income of \$154 (her family helps her pay this). The apartment is large and in poor condition. She should be in low-income senior housing but there is none available. We are recommending her for middle-income housing with her son cosigning the lease.

Case A: Income \$327; client is disabled; has to spend good portion of income for hired help to maintain apartment and drugs. Needs low-income or middle-income housing.

Case B: Income \$234; client has heart condition. Needs living quarters all on one floor, at present must climb two flights of stairs.

Case B-1: Income Old Age Assistance; \$162. Client had neat and clean quarters on third floor but no cooking facilities. Had to eat out most of the time. Has since moved out of the area.

Case G: Income \$200 plus Social Security. Wife chronically ill; best portion of income goes for rent. At the time of interview was receiving some help from children.

Case G-1: Income, low Social Security. Rooms on third floor of private home. Gets about with difficulty; has arthritis. Should be in quarters without stairs.

Case H: Income, \$170. Client lives with granddaughter. Very depressed due to conditions under which she lives.

Case H-1: Income, two Social Security checks. Private sector in well kept apartment. Social Security only source of income with rising cost of rent they will shortly be priced out of housing in private sector.

Case J: Income, \$267 Social Security. Part-time worker; has an efficiency apartment; private sector. Medical bills so high that living costs would be greatly eased by living in low-income housing.

Case R: Income, \$171. Client presently housed in quarters that have been questioned by the health department. Owner wants the tenants out. Furnace out of order; make shift arrangements for heat and cooking.

Case S: Client was living in a luxury apartment, had his own business and took early retirement. In the meantime wife came down with cancer and completely wiped client out even to cashing in of insurance policies. Client no longer able to maintain himself in a luxury apartment. Client applied for old age assistance but was turned down because of having one month rent in reserve. Income from Social Security low; did not realize by not paying in he was hurting himself. To best of my knowledge took refuge with nephew.

Note: Rent for the above 10 cases are well over 25 percent of income.

Senator WILLIAMS. Mrs. Fletcher.

**STATEMENT OF MRS. VIRGINIA FLETCHER, PROJECT MANAGER,
EAST ORANGE HOUSING AUTHORITY**

Mrs. FLETCHER. We have a cutoff of \$5,200 for a two-member family, and therefore if a family is receiving a pension and a maximum Social Security, in many cases they're not eligible for low-income housing and yet they're not able to live in the private sector; they just can't afford the rent, and there is such a gap between the eligibility for low income, some of the middle income are quite a bit of money also, and the private sector is just more than some of the people can pay.

There are approximately 20 vacancies a year for the 276 units, the people are living longer, and therefore the turnover is just very little.

We are not going to be able to accommodate the people who need low rent public housing. In fact, the housing authority of the city of East Orange had to declare a moratorium on application taking in September of last year, therefore, there are many eligible people at this time who are not able to even apply for public housing.

Because of this huge backlog, we will not be able to service them. You can see with a vacancy rate of 20 a year, and approximately 500 people waiting, they will not in their lifetime be able to get into low rent housing.

MORATORIUM ON NEW CONSTRUCTION

This problem is compounded by the fact that we have a moratorium on new construction from the Department of Housing and Urban Development, in fact, our application was sent back to us in January of 1973.

There were 200 units applied for, and the application was returned because of this moratorium which you are well aware of.

The board of commissioners are very concerned that we should provide more low-income housing for our senior citizens. I think that is all.

Senator WILLIAMS. Mrs. Fletcher, you are the manager of the housing authority of East Orange?

Mrs. FLETCHER. Yes; all of our responsibility is under the direction of the executive director and the board of commissioners.

Senator WILLIAMS. You have no relationship with the other kinds of housing?

Mrs. FLETCHER. No, sir; just low. We are concerned with the low income.

Senator WILLIAMS. So you are the only one that works with the limitation on percentage of income that can go for rent?

Mrs. FLETCHER. Yes.

Senator WILLIAMS. The other housing programs, for instance, the Brookside, does that have a comparable income limitation that can go to rent?

Mrs. FLETCHER. Of the middle income, I really don't know.

Senator WILLIAMS. Is that called middle-income housing?

VOICE FROM THE FLOOR. I am the executive director of East Orange Senior Housing, including Brookside.

Our income limitations are as follows, as you probably know, on section 236, we have a fixed rent contrary to what the housing authority has.

According to our fixed rents, a minimum income of \$4,000 is necessary to get an efficiency apartment, and the minimum of \$4,750 for a one-bedroom apartment.

In the older building across the street, the limit is lower, about \$3,000 to get in there.

Senator WILLIAMS. I understand we will be getting into this with other witnesses, so we can deal with that later. I wanted to get to something else with Mrs. Fletcher.

VOICE FROM THE FLOOR. I just wanted to bring it out.

Senator WILLIAMS. I see. There are many who are ineligible because they are over the income limits, and you have it spelled out here.

Mrs. FLETCHER. I have it spelled out. For a family of one \$4,700, and \$5,200 for a family of two; however, this past December we have applied to HUD to raise these limits, to see if we can take care of some of these people.

Senator WILLIAMS. On the paper it says 42. That is 52?

Mrs. FLETCHER. 52.

Senator WILLIAMS. Here is the real crunch, the problem you face. The law now says there is a ceiling on rent, and that is 25 percent of all income, is that right?

Mrs. FLETCHER. Yes.

Senator WILLIAMS. That is the Brooke amendment?

Mrs. FLETCHER. Yes.

Senator WILLIAMS. And it was a wise amendment, but it never anticipated part of the result, and the result is that this puts a limit on the funds as it has been worked out for maintenance of the buildings, and there has not been a supplementary appropriation to you for adequate maintenance, is that right?

Mrs. FLETCHER. That is right.

PROBLEMS AT CONCORD TOWERS

Senator WILLIAMS. I have heard in 1 hour this morning some of the observations that I am sure you hear every hour of every day, and probably at night, too, about the problems over at Concord Towers. You know the whole problem of maintenance there?

Mrs. FLETCHER. Yes.

Senator WILLIAMS. Could you describe this, what your problem is?

Mrs. FLETCHER. Well, primarily our problem arose as a result of the fact we received no subsidy. When we went under the Brooke amendment we just received no subsidy.

Senator WILLIAMS. You went under the Brooke amendment?

Mrs. FLETCHER. Yes. I think that is exactly what happened. We were forced to use half of our reserve in the year 1973, and we expect to use the balance of the reserve in 1974.

We had in our plans to paint Vista Village which is for a 3-year cycle, and I believe the money was wiped out of the budget to paint. All of these extraordinary maintenance items were deleted from our budget for 1973 and 1974. That is our problem.

Senator WILLIAMS. What is your funding capability of meeting the security needs of the older people in the housing?

Mrs. FLETCHER. We have none. At Concord Towers, we desperately need a buzzer system, or some way to alert people into the building.

They do not have it now; you saw the panic button at Vista Village. We do not have that kind of thing at Concord Towers, and the buzzer system for the front door, we really need. We have no security guards in either building.

Senator WILLIAMS. We had a description of how the tenants themselves complained, faced with the fact they could not purchase security, how they combined together.

At our first hearing on Thursday in Trenton, we had a description of the worst in terms of security at the housing areas in Jersey City, and it was described that they did not have the funds for the hardware, so it was a community within the housing area, people that met their own security needs. It might be well to communicate with those folks, and this is sort of a self-help bootstrap operation to greater security.

Mrs. FLETCHER. The only thing, sir, Senator, the median age at Concord Towers is approximately 75 years. They came in at 65 and upward, they have been there 11 years, and I do not think they can provide too much security for each other. [Applause.]

Senator WILLIAMS. Now, you are the housing manager. Do you have an association of housing managers? Do you get together and compare problems and answers?

Mrs. FLETCHER. Between housing authorities?

Senator WILLIAMS. Yes.

Mrs. FLETCHER. No, sir.

Senator WILLIAMS. Would not that be a great idea?

Mrs. FLETCHER. Yes.

Senator WILLIAMS. You know, sometimes the best way of stimulating is to put a little money to make it possible. This might be one way of doing it, and then, of course, we have a committee staff which finds all answers in a conference.

Bill Oriol said let's have a conference. Where would you like to have it, Bill?

Mr. ORIOL. In Washington.

PROBLEMS OF IMPOUNDMENT

Senator WILLIAMS. Now, the library people are meeting in Puerto Rico today. Well, it is a very complex business, and certainly money is not the only answer. I know the whole problem of impoundments, and I do know that we do our best, we try, we fight, we talk, and we get vetoes, impoundments, no adequate appropriations, but we recognize your problem.

A VOICE FROM THE FLOOR. On the question of security, the security is created by a society in which you have a large number of people who are have-nots, are locked out, and want. It matters whether or not they are black or white.

In this particular place, they are mostly black, and as a construction man, as a painting contractor, I am especially sensitized by this thing because most of the people I see arrested, most of the people I see who think nothing of themselves, have no self-respect, are people who

have no skills, and they have no skills because in the case of many blacks, they have been locked out of training, locked out of schools, locked out of unions, and this whole area of the unions locking minorities out, especially blacks out, I think, has helped create the atmosphere for crime, because they do not have a status position, they do not have a job, they cannot join the unions, they are not businessmen, they are not allowed to get loans in order to build, so they are in the area of providing housing for the aged, and if this can pass, we can solve many of our basic problems.

To get security for the housing will temporarily protect our older citizens from abuse, but this is not solving the problem, and I rather think in terms of facing the basic issue, and the basic issue is to remove the cause of the existence in criminals and crime as involved in mugging.

People take narcotics and all related items, in order to hide the fact they have no respect for themselves, or they think they are failures, or that they are rejected by society, and in order to start moving on this, I think one of our basic steps would be new housing for the aged, but built-in guarantees that the most rejected in our society are given opportunity to have status, to have self respect, not only they will not become criminals, but their children will not become criminals because they have something to aim at.

Senator WILLIAMS. I certainly understand you here.

A VOICE FROM THE FLOOR. There is a point here.

Senator WILLIAMS. I know the point, and I happen to agree with you.

A VOICE FROM THE FLOOR. We have to face this, particularly in East Orange. We have built a number of housing, not one black contractor was involved in any of them. The unions have a grip on construction which I think is criminal, which I know is illegal, which you and every other Senator is guilty of, and you fear to face the labor problems, and you have not said to them, this is wrong, this is illegal.

It is illegal where they lock out whites.

Senator WILLIAMS. Well, you happen to be talking to the wrong man on that point. It is my bill that put all of the enforcement in the office of the EEOC, Equal Employment Opportunity Commission.

I will tell you, my friend, I had to fight a 2-month-long filibuster against some of our Southern people, so you are talking to the wrong person. At the end of the meeting, maybe we will get back to you.

We are honored to have Congressman Minish with us now, and we thank you for attending.

STATEMENT BY CONGRESSMAN JOSEPH G. MINISH

Mr. MINISH. First of all, let me say, Senator, and ladies and gentlemen, I am deeply honored for the opportunity of appearing here. I don't know of anyone in the Congress of the United States who has been more concerned for the problems to which this hearing is being held than the Senator from New Jersey, my good friend, and certainly yours, Senator Williams, who has been in the forefront of all of the housing legislation on the Senate side.

I have tried to do my share of it on the House side—not always being successful, of course—but I do want to say, Senator, speaking for myself, and I am sure my constituents and my friends, that we are very grateful for you taking time to hold hearings here, and I think the country as a whole is indebted to Senator Williams.

I did not come here to make a speech completely on his behalf, but I think anyone who has followed the purpose of this hearing knows full well the part that Senator Williams has played in this area.

I also want to pay tribute to him as the leader of the mass transit, and here we have a thing going for ourselves. Senator Williams, as you know, has handled the mass transit legislation on the Senate side. And I am proud to report to these people here that I, as the chairman of the mass transit, on the House side, we have worked out our differences and, hopefully, we will have some meaningful mass transit legislation to present to the House and the Senate before the middle of February.

I don't know what the end result is going to be. There is some indication the administration is thinking of vetoing it, but we'll have to deal with that at a later date.

But, again, I also want to thank the Senator for inviting me here. And I have a statement which I wish inserted into the record. And, again, I want to say we are blessed to have you up here, and I want to pay tribute to you as a man dearly concerned in the best interest of all of the people of the United States, whether they work or not. [Applause.]

Senator WILLIAMS. The prepared statement of Congressman Minish will be inserted in the record.

PREPARED STATEMENT OF CONGRESSMAN JOSEPH G. MINISH

Senator Williams, Mayor Hart, distinguished guests, ladies and gentlemen: I appreciate the opportunity to be here today for this important hearing and I especially want to commend my good friend and colleague from New Jersey, "Pete" Williams, for arranging this and similar hearings which I understand have taken place throughout our State this week. I have had many opportunities to work with the Senator over the years, and I'm not exaggerating when I say there is no one in the Senate who has taken a greater interest in the senior citizen and their problems than our own Senator Williams.

In the area of housing, recent years have been very disappointing for the Nation's elderly, like education, health, and other housing programs, housing for the elderly has suffered greatly from the present administration's neglect and disregard for the needs of the American people and for the will of the U.S. Congress.

In recent months there has been what might be called, to coin an energy-related term, a "leakage" of a very small amount of money for housing for the elderly by the administration. Of course, this is clearly inadequate and that's why I'm so pleased that Senator Williams' committee and my own banking and currency committee on the house side are moving to meet this problem independent of the executive branch.

As you may be aware, Senator Williams has incorporated a number of positive approaches to housing for the elderly in the housing measure which is pending before the Senate Banking Committee. For instance, he has led the fight to revive the section 202 program, which provides low-interest loans directly to nonprofit sponsors for the construction of housing for senior citizens. This program has not been helped by the administration despite the fact that there has not been one single default over it.

I have been in touch with the Housing Subcommittee on my own committee and it is my understanding that they will begin markup of the housing bill shortly after Congress reconvenes next week and will have a bill ready for full committee consideration by March 1. Although the administration, in its housing bill made not even a mention of housing for the elderly, the Barrett-Ashley bill which will be considered by the subcommittee, would establish a new program of block grants housing which the cities will have more flexibility to provide housing for seniors

than they presently do. I also intend to support an amendment as I did in the last Congress to establish within the Department of Housing and Urban Development, a separate administration on housing for the elderly under a new Assistant Secretary. In this manner, senior citizens housing can be given proper focus and attention which it deserves.

Again, to you all, you may be assured that as long as I am privileged to serve in the Congress, I shall continue to champion the needs of our nation's senior citizens.

Senator WILLIAMS. We have had successful, productive and very happy working relationships in Washington, particularly on mass transit and housing. As Congressman Minish and I have equal positions on the committees that handle these questions, we see a lot of each other daily, and I must say you had a lot—you did a lot for your district while you had this district. I have never seen a community of this size with as much housing developed under Federal programs and Federal programs in partnership with the State programs, too. It is good to have you here.

Congressman MINISH. Thank you, Senator.

Senator WILLIAMS. We are running a little behind, so I thank you very much.

We will hear from our next panel: Miss Jessie Boutillier, chairman, Mayor's Advisory Committee for Senior Citizens, East Orange, N.J.; Walter Helm, president, East Orange Senior Housing Association; Jesse Jeffries, executive director, Kuzuri-Kijiji; and Jack Volisin, executive director, New Jersey Council of Senior Citizens.

Miss Boutillier, who is a right hand to the mayor of East Orange, while I have you on the Mayor's Council for Senior Citizens, I also know you are chairman of his advisory council.

Miss BOUTILLIER. That is the mayor's council, and then I am also on the board of trustees for the Middle Income.

Senator WILLIAMS. And you will be joined at the table by Walter Helm, president of East Orange Senior Housing Association, and Jesse V. Jeffries, of Kuzuri-Kijiji, which means "beautiful village in Swahili," and it is a beautiful village. We were by there this morning on a rare murky day, and that was a beautiful sight to behold.

I think we had better have Miss Boutillier be the chairman of this group, too. Shall we? Or Walter, have you been elected?

Mr. HELM. I think all three can serve as chairman of the same group.

STATEMENT OF JESSIE W. BOUTILLIER, CHAIRMAN OF THE MAYOR'S COUNCIL FOR SENIOR CITIZENS OF EAST ORANGE, N.J.

Miss BOUTILLIER. Senator Williams, honored guests, and senior citizens: The Mayor's Council for Senior Citizens of East Orange was organized and held its first meeting in June 1957. It was the first such council in New Jersey and one of the first in the United States. The members are representative citizens appointed by the mayor.

It is an advisory board to bring to the attention of the mayor the needs of senior citizens and to provide, insofar as possible, the physical, social, and other needs of the senior citizens with East Orange. Three of its members serve on the boards of trustees for the Senior Citizens Housing Corp. and the Senior Citizens Housing Association.

I may say when I have gone to conferences on senior citizens and gotten around the luncheon table and I have said, representing the

mayor's council of East Orange, wherever the people come from, California or Chicago, they seem to know that much about East Orange.

The members serve without pay or expenses, and, in the beginning, the work was mostly done by volunteers. Much of it still is. Needs requiring money was, in the early days, supplied by public contributions or from the mayor's budgets.

Some of the early projects were the establishment of a Meals-on-Wheels service, the preparation of a pamphlet, "Where to Go" as a directory of services in the city, and social and informational meetings usually held in church buildings.

SENIOR CENTER FOR ACTIVITIES

With the erection of Concord Towers, the first residence building for senior citizens in East Orange, the projects became more varied and meaningful, and now there was a regular meeting place for senior citizen gatherings. Nutritional classes for boarding house directors were held by the board of health. The Red Cross held classes in cooking for one. Campus lectures were planned with Upsala. The members of the Junior League, for many years, conducted personal interviews for those senior citizens who needed counseling. Card playing, painting classes, poetry reading and writing, jewelry making, and other hand-crafts developed as informal groups felt a desire for them. Thus, Concord Towers became the senior center for the activities.

As the activities increased it became desirable to have a paid director. A part-time civil service employée, who had an ability to coordinate activities, was hired. When she left it became even more evident that a director was needed. For several years the council included in its budget an amount to pay for such a director, but for 4 years the amount was deleted from our budget. Finally, the city council, supported by the mayor, granted a budget item for the employment of such a person. Mayor Hart then asked the members of his Council for Senior Citizens to study the applications for the job, to interview the applicants, and to recommend three names to him. The mayor's council did this and made its recommendations. We were very happy that Mayor Hart concurred in our first choice—Mrs. Janet Baker, who accepted, and has served the city and its senior citizens well.

Since her appointment, the council has become an advisory and supporting group to her, ready to aid, suggest, approve, and support her in her work. She reports to the council each month so that we are in close touch with her work.

Today, each housing unit has groups engaged in those activities which the dwellers desire. The weekly luncheons are held at Concord Towers and Vista Village. Red Cross bandage groups work at Concord Towers, Vista Village and Copper Gate. Classes in painting meet at Concord Towers and The Brookside. Arts and crafts of various kinds are taught at The Brookside. There are plans for a pottery kiln and a carpentry machine to be set up in The Brookside. The community room at The Brookside contains a pool table and a television. Card tables are available at all buildings or can be borrowed, if needed, in large numbers. Committees of the tenants are encouraged by the council, and by Mrs. Baker, to organize for whatever they wish to

do. One of the most exciting groups is managed by one person who finds pleasure and satisfaction in planning trips for groups: day trips to New York City, the shore, the New Jersey Art Center, and even a weekend trip to Williamsburg. Our senior citizens should not find life boring in our housing projects if they are willing to take part in events.

What the council would like to see is more housing available for both low-income and middle-income since all units are filled to capacity with waiting lists of applicants. These buildings supply a safe, comfortable living place for the older people. The apartments are simple to housekeep in. There is almost always a neighbor to help in a hard task. And, somehow, someone always seems to know what is happening.

We have talked of plans by which we might get a community feeding program going, especially for those senior citizens who must live in boarding houses. Our city bus and at least two buses owned by churches and often used by us could bring persons together. We have been discouraged in this hope. Perhaps some day.

We have enjoyed the work. I know I speak for all of the members of our mayor's council, when I say we look forward to future activities day by day for the senior citizen.

Senator WILLIAMS. That is very fine. Thank you very much.

STATEMENT OF WALTER HELM, PRESIDENT, EAST ORANGE SENIOR HOUSING ASSOCIATION

Mr. HELM. Senator, Congressman, gentlemen, and honored guests, the East Orange Senior Citizens Housing Association and the East Orange Senior Citizens Housing Corporation are providing housing for older Americans of middle income. The association, which owns and manages our section 202 sponsored Copper Gate House, completed in 1969, was formed more than 10 years ago by an interested mayor and public-minded citizens. Copper Gate is home to 156 older Americans living in 128 apartments. Rental supplements allowed number 26. We presently have only 19 families on this supplemental plan. The corporation which owns and manages our New Jersey Finance Agency, section 236 sponsored Brookside was formed in 1970. The building was completed in 1973 and will be dedicated tomorrow at 3 p.m., January 20, 1974.

277 persons living in 202 apartments, make Brookside their home. Out of a total of 40 rental supplements allowed, we are using only 16. As you can see, we are providing a very essential service for those older Americans who are able to provide for these housing needs.

If it were not for the section 202-236 programs, these people would be hard pressed to maintain their independence. The average tenant does not understand the financial arrangements which were required to present him with a rental that he can afford to pay. They understand that the asking rent is what they can afford to pay. This is important to them, as they have provided for themselves all of their lives.

Our apartments are bright, cheerful, and roomy. They provide all of the basics any one of us could ask for in our retirement. Air conditioning, which was once considered a luxury, is standard equipment with us.

We maintain our buildings and grounds as if they were our own. The happiness and pleasure generated by this approach is apparent in the length of our waiting lists which now exceeds 100 applicants.

TELEVISION SCANNING SYSTEM

Security systems are under consideration to provide the maximum security possible. A building can never be 100-percent safe. However, through the use of television scanning entrance systems, which are tied into the master antenna system, and use the empty channels of any television set, each tenant will be able to see who is at the front door ringing their bell. Through prudent use of fencing baffles and exterior lighting, outside disturbances are held to a minimum. Security is more than a building safe from street crime. Knowing that your building is safe from fire is of the utmost importance. Since the disastrous fire which struck a senior citizens' housing complex in Atlanta, Ga., the National Association of Nonprofit Retirement Housing, of which we are active supporting members, has strongly encouraged all housing directors and trustees to install adequate fire warning systems. Federal funds are slow in coming when security is involved. Most agencies are more concerned with brick and mortar than they are with providing an adequate security blanket.

The Pyr-A-Larm Co. of Cedar Knolls, N.J., is providing us with a plan and cost of adding a complete fire and smoke warning system. However, when these costs and programs are completed, I anticipate a long and drawn out bureaucratic runaround before we are allowed to use funds which are in our reserve accounts. These reserve accounts have been built up, as required by the Federal and State agencies involved. They represent money paid by our tenants to assure a safe and sound building in the future.

The environment of our buildings rewards our trustees with a feeling of a job well done.

Happiness abounds in community rooms, lobbies, patios, laundry rooms, and craft rooms due to the fact that everyone here is of a compatible age. Our approach to standardize a building to the needs of the elderly has been an outstanding success. There is nothing as lonely as an older American whiling away his time in a single dwelling unit divorced from the mainstream of the active life provided by this type of residence.

The President's desire to subsidize each older American in their own home may be good for a few, but as we grow older and our loved ones move away and pass on, home becomes lonely and the fear of injury without detection increases.

Programs in health care, religion, politics, philosophy, marketing, tourism, ceramics, monthly bus rides, handicrafts, billard pool, woodworking, bingo, oil and water painting, cards and dinner parties form the active, vibrant, bubbling, mainstream of our building's life. Volunteer services for our community through the Heart Association, Multiple Sclerosis, Cancer Society, Tuberculosis Association have won many awards for our building.

Would these programs and services expand to our ever-increasing population of older Americans without a revived section 202 or 236 housing program? The answer is obvious, "No." Our trustees would like to build another building here in East Orange. There are no pro-

grams now or in the foreseeable future which will provide financing for housing for older Americans.

Senator WILLIAMS, I implore you to try to revive or create a new housing program for the increasing number of older Americans.

In the words of Robert Browning, which seem to emphasize our approach, and in the first sentence I capitalize the word "With," because I feel this word means we should be together. "Grow old along with me, the best is yet to be. The last of life for which the first was made."

Thank you, sir.

Senator WILLIAMS. Thank you very much, Mr. Helm. Let me understand a little more about your senior housing association. You deal with the nonpublic housing. And how many projects?

Mr. HELM. We have two: Copper Gate and Brookside.

Senator WILLIAMS. These are exclusively homes for older people?

Mr. HELM. Yes.

Senator WILLIAMS. Now, are you familiar with the public housing areas of the city?

Mr. HELM. We never get together, but we are familiar with them.

Senator WILLIAMS. Why don't you get together?

MEETINGS SOUGHT ON STATE LEVEL

Mr. HELM. That is a good question. I tell you, there is never enough hours in the day usually, and we have been operating—and they have been operating more or less the same, Senator. Our group has been active in supporting the National Association of Nonprofit Housing, and we have attended annually, conferences and meetings that informed us on how the rest of the country is operating, but we never have taken it up in our own back yard. One thing I am starting—trying to get started this coming year is a State organization for housing for the elderly where we can hold a meeting on the State level of all of the buildings in New Jersey and find out what our local programs are, and see if in this way we can then foster a better response at the national meeting which is held annually. It is quite a job, and we have just completed this building. And, as Carl Zoepfel will tell you, we had a contractor—I'll say no more—and we had headaches above our ears, and the amount of time donated by a nonpaid board of trustees in the past year and a half has been tremendous.

We are now finished with the building and we can now try to get a group together. That is our main effort this coming year.

Senator WILLIAMS. We stopped by the Brookside this morning. The people there are living in a happy environment. They're happy people, and it is exclusively a group of older people.

Mr. HELM. This is the approach for me.

Senator WILLIAMS. We have found in our public housing where you get the mix of the older and the younger, the sociology of the mix is very difficult. This is true in some of the public housing areas very close to us. One of the things we have been trying to develop is this: It seems that the nice ideal of mixing the young with the old, while it is an ideal, it does not work out that well.

Mr. HELM. I agree with you wholeheartedly. That has been the basis of our experience, the older Americans do not want a child

running around, or being run into by a wagon, or a set of roller skates sitting on a stair. I am going to be countered here shortly by Mr. Jeffries, because he is from that type of project.

Senator WILLIAMS. All right. Let us turn to Mr. Jeffries. I did not mean to cut you off in the middle there, Walter.

Mr. HELM. That is all right.

**STATEMENT OF JESSE JEFFRIES, EXECUTIVE DIRECTOR,
KUZURI-KIJIJI, EAST ORANGE, N.J.**

Mr. JEFFRIES. Yes, we do have a slightly different philosophy of the housing of the elderly, but I will read my statement first and then we'll get into some of the questions.

I'd like to make a correction in terms of the sheet which you will read concerning my terminology. I am the housing consultant. I helped in the managing, and the renting. I am the renting agent and the managing agent. We planned this from the beginning along with a citizen group here in East Orange, an architect, and other interested people, and our board of directors which my brother serves as chairman—Reginald T. Jeffries, and many other trustees, including the administrators of the town—have helped put this project together. In fact, Mayor Hart was a member of our first committee before he became mayor, so that when we started this project we thought we knew what we wanted to do, and it has been successful thus far.

NATIONAL HOUSING ACT

There is a definition of the elderly which is defined in Senator Williams' bill, under bill S. 2181, and there in various sections of the housing act, the National Housing Act, you will find definitions of the elderly.

Generally, there are statistics which show the overall need for housing for the elderly in this area. The 1970 census shows specifically the age categories for the East Orange area. Included therein are the individual tracts identifying each section of the town and its number of elderly. Since that time, of course, there have been some changes probably showing an increase.

My feelings concerning the kind of housing extends beyond the physical plant, into the type environment in which the elderly must exist. Coexistence, it seems to me, is another answer to the problem of total living for the elderly as functional beings within our society and not necessarily isolation.

The limited experience which I have had in dealing with the elderly shows that complete independence in most cases has been the theme. The elderly do not wish to be set aside as lost sheep and forgotten, but would rather like to continue to play a role in this social structure. However, decent, low-cost housing is essential in order to meet the needs of our elderly citizens, most of whom are now on fixed incomes [some are in good financial condition].

Coexistence is pertinent to the continued mental as well as the physical health of the elderly. They must be involved in an active role in order to actually survive. The uniqueness of what I may term

a planned unit development places the elderly directly in an active, viable environment with people of various age groups. In fact, in one housing complex in East Orange, N.J.—Kuzuri-Kijiji—a low, moderate, middle income development, of which I am the managing agent, demonstrates the interaction and cohesiveness which can be effected by various related and/or unrelated families [for example, some of our elderly have children and grandchildren living right on the site, but not directly within the elderly's residence; each enjoy the other's companionship by the convenience of visitation at each others homes]. All tenants at this housing complex come together at their tenants' association meetings to exchange ideas. The elderly have, however, their own community room and related facilities which they enjoy, if they wish, with their peer group at their four-story, rehabilitated, brick, elevator building. The implementation and coordination of this type environment can only exist if there is exceptionally good planning and cooperation from all.

SINCERE CITIZEN INTEREST NECESSARY

The vehicle for steering such a development into existence must start with the community, whether it be local or at large. There must be a sincere citizen interest in the elderly and a desire to perfect good housing and ancillary programs which affect them. Of course, the town administrators must have a burning desire also to see that the elderly are cared for. In East Orange, we have such an administration and citizen participation, as is evident in the kind of housing and programs for the elderly which have been in operation whether public or private.

In my opinion, Senator Williams is on the right track in proposing the kind of legislation, such as bills S. 2181, S. 2179, S. 2180, and S. 2185. I am particularly interested in section 202 and section 236 of the National Housing Act. As a developer, my strongest objection lay within the area of redtape which has been provided by the Federal Government. If the 202 and 236 sections can be reinstated with improvement cutting down the processing time in certain areas of these sections, the much need housing for the elderly could be provided almost immediately.

Another area of financing which must not be overlooked would be our State housing finance agencies which have abundant moneys to construct housing but generally no subsidies to construct housing, but generally no subsidies to reduce the cost of rents. If planning and subsidy money were again made available, we could begin to diminish the severe problem of a shortage of housing stock for the elderly.

There must be new approaches to the construction of housing, generally, and, more particularly, the elderly. The involvement of private enterprise on a different basis and low cost direct loans by the Federal Government may be some ways to create the money to finance this kind of housing. Long term loans with low interest, financed not only by U. S. Treasury notes, but an integrated financial pool, supplied by various sources within the Government, may be an answer.

I am not a fiscal expert, but rather offer suggestions which may or may not be practicable or workable. One must investigate. One must also be aware of the present economic conditions and consider variable

interest rates on a sliding graduated scale, depending upon what conditions prevail at the time. In dealing with certain towns, particularly with East Orange, which has the highest tax structure in the State, I believe—but certainly in Essex County—we must think in terms of a flexible, variable tax program in order to induce developers—limited dividend—or strictly profit-motivated, to come in. Already in existence is legislation for tax abatement for senior citizens housing in the State, however, we must be mindful always of the overburdened property homeowners. Many of these homeowners are elderly and find it extremely difficult, if not almost impossible, to maintain their properties. Perhaps, along with the conversion bill, as proposed by Senator Williams, we might also have a companion bill to provide a subsidy to help those elderly persons already in their homes stay there.

In summary, the elderly must have low cost, decent, well planned housing, a total environment and essential programs. They must be an integral part of our society, broadly, and a functional entity in the community,

MORATORIUMS MUST BE LIFTED

Financing for the housing must be through the now existing programs, defunct sections of the Federal laws, and through new, creative approaches. Moratoriums on subsidies, which have impeded if not almost completely stopped construction of low and moderate income housing, must be lifted.

As a footnote to an earlier phrase I mentioned, about the low to moderate income housing, it was built through the New Jersey State Housing Finance Agency under a blanket mortgage. Federal subsidies provided to reduce monthly carrying charge to tenants, S. 236 and S. 101 used.

Thank you.

Senator WILLIAMS. Thank you very much. I regret we don't have the time to fully explore all of your thoughts, with you people who live with this, and it would be helpful if we had more time.

Now, talk about redtape. And your program was developed with some support of the FHA program here at the State level. Is that right?

Mr. JEFFRIES. In this particular case, yes.

Senator WILLIAMS. This must have been redtape upon redtape, or was it?

Mr. JEFFRIES. When I say redtape, I was speaking generally of the HUD programs in general. The HUD programs, FHA programs have been stymied. Of course, we have had a real serious problem in the last few years in the closedown of our new Washington area office, and changing of administrations. Just within the office of HUD, it's—it has created a timing problem of getting the projects through. You wait for months trying to get a commitment out of HUD. It has been that practice in the past. Fortunately, the State programs, of course, when we started, we had a serious problem with the State in accepting our development. We were the first all-black-administrated development in the country, and we feel an awful time in getting it through for various reasons. Once we got started, the agency—it was new; it was like a baby, and they had to learn a lot of things, too—and there have been a lot of mistakes made on both sides of the aisle

through the years. But, under HUD, the developers feel that is one of the major issues that we have had.

Senator WILLIAMS. You mentioned section 202 favorably. Have you had any experience with section 202?

Mr. JEFFRIES. Many times I started to work in this area. And I understand—I have talked to Walter Helm here as well in—and other developers—that this is one of the best programs to go. I have not built on that yet.

Senator WILLIAMS. We have had all kinds of testimony, and from all parts of the country, and just on the one question of the complexity of processing paper, there is all the difference in the world between sections 202 and 236.

Mr. JEFFRIES. That is the major issue, section 236.

Mr. HELM. Senator, I have here a list prepared for me by Carl Zoepfel when we first knew we were going to appear. I asked for several things written by some of our people so we could condense it and give you a solid report: I'd like to read them to you, it will take me about 1 minute.

SECTION 202 VERSUS SECTION 236

Both Carl and I feel that section 202 is preferred for the following reasons: (1) Low cost to the taxpayers; (2) simplicity of operation; (3) you deal with one Government agency; and (4) it has a minimum of reports, although controls are very good.

Now, section 236, the disadvantages, we feel: (1) Added costs, such as charges by banks for handling our money; (2) rent rates; (a) basic rental rate, and (b) a fair market rental rate; (3) bookkeeping is much more complicated, bothersome, and expensive; (4) you have income from two sources: (a) rents and parking fees, (b) interest reduction payments from FHA; (5) return of excess rentals to FHA; and (6) endless reports and paperwork, very much more so than under 202.

Now, this is from a man that is involved in this thing, and I'll say 20 hours a day, because there is many a day he is at home, and he is called down to handle the building, and he is up to his ears in 236. And 202 just rambles along from time to time with no problem. It is a beautiful program.

Senator WILLIAMS. The only thing is that the program has been effectively dead for some time now.

Mr. HELM. That is the only drawback.

Senator WILLIAMS. Who gave that summary?

Mr. HELM. Carl Zoepfel, my executive director. We run section 202 and 236 buildings.

Senator WILLIAMS. And we hear that everywhere. With this budget approach, I hope the administration will see that it is not going to be a big wallop on the budget. And that is what they keep saying: It is a nuclear bomb we are throwing at the budget when we go section 202, even though, over the long run, it is much less expensive.

Mr. JEFFRIES. Senator, it is also unique in the fact that we don't have all persons, all elderly, on subsidized programs. We have some elderly who are actually paying market rents, and expend up to over \$200 a month. We also have in our village other elderly people who are paying the section 236 rental, which do not live in the elderly

buildings. So that we have a comprehensive type of involvement where we do not necessarily require that elderly live within a particular structure, let's say, and I think that is important to know when we are talking about financing on a broad scale.

Senator WILLIAMS. I would ask if Congressman Minish would like to address any questions.

Congressman MINISH. I don't have any questions.

Senator WILLIAMS. Thank you.

Mr. JEFFRIES. I am glad to see Congressman Minish; he is an old buddy.

Senator WILLIAMS. We are most appreciative to all of you for this helpful statement.

Mr. Jack Volosin, executive director, New Jersey Council of Senior Citizens, is our next scheduled participant here.

You have been very helpful over the years to our committee, and a personal friend. You worked on the White House Conference which was such a success because it was going to be followed by action. What happened on the way to action?

STATEMENT OF JACK VOLOSIN, CRANFORD, N.J., EXECUTIVE DIRECTOR, NEW JERSEY COUNCIL OF SENIOR CITIZENS

Mr. VOLOSIN. I would like to say, Mr. Chairman, members of the subcommittee, I am here on behalf of the New Jersey Council of Senior Citizens.

The New Jersey Council of Senior Citizens is an organization with over 200 affiliated groups in communities throughout the State, which have a combined membership of over 250,000 senior citizens, and is an affiliate of the National Council of Senior Citizens. I was a delegate to the White House Conference on Aging and when the conference convened in late November 1971, the delegates found that funds for the section 202 program were impounded, thus frustrating the efforts of nonprofit sponsors of elderly housing. Housing, next to income and health, is the most important factor in the lives of our elderly citizens.

The first recommendation on housing of the White House Conference on Aging was that:

A fixed portion of all Government Funds—Federal, State, and local—allocated to housing and related services, shall be earmarked for housing for the elderly, with a minimum production of 120,000 units per year.

On January 5, 1973, the administration placed a moratorium on all housing and community development programs.

I am certainly pleased to see Congressman Minish here, who I have known for quite some time, and we certainly appreciate his interest.

I want to depart from my script to again bring to the attention of the Senator, his committee, Congressman Minish, that there was no impounding of Federal funds for the improvement of housing at Key Biscayne and San Clemente.

Senator WILLIAMS. We get the message.

Mr. VOLOSIN. This has had a devastating effect on sponsoring organizations and State housing agencies in planning housing for the elderly. Before the moratorium was applied, the administration had talked about an annual goal for senior housing of about half the proposed annual production made by the WHCOA.

WAITING LISTS FOR HOUSING

I need not burden this committee with the agonizing accounts of the elderly who are presently on long waiting lists for decent housing. The 18-month freeze is a crime against the poor and elderly of this Nation. Experts in housing calculate a minimum of 3 years from ground-breaking to moving in of tenants.

Housing is desperately needed nationwide, and New Jersey, being the most urbanized State, is in particular need now.

The average American cannot afford to live in or buy decent housing accommodations to which his family is entitled. Each passing day we see the continued ravages of inflation put this dream further and further out of reach. The elderly, with limited and fixed incomes, are the primary victims of economic policies of the Nixon administration. Housing needs of the elderly, the disabled, and the poor can only be met with subsidies for construction and rent supplements.

I wish to urge this committee to awaken Congress and the administration of an important date, December 7, 1971. On that date the President, in his address to the thousands of delegates to the White House Conference on Aging, pledged:

When matters that affect the interests of older Americans are being discussed in the White House, I am determined that the voice of older Americans will be heard. That is my commitment to you.

Older Americans have been crying to be heard ever since. They rely upon their representatives to speak up loud and clear to bring their message to the White House.

The New Jersey Council of Senior Citizens wishes to reaffirm its support of the recommendations made by the National Council of Senior Citizens:

- (1) A minimum annual production of 120,000 units should be made an integral part of a comprehensive national policy for housing for the elderly.
- (2) The position of Assistant Secretary for Housing for the Elderly should be established at HUD.
- (3) The section 202 housing program for the elderly should be restored with an increased level of funding.
- (4) Up to 60 percent of subsidized housing units occupied by the elderly should be eligible for rent supplement.
- (5) Federal funding should be made available to provide trained security personnel at public housing projects.

The New Jersey Council of Senior Citizens commends you, Mr. Chairman, for your continued and demonstrated concern for the elderly as evidenced by your introduction of S. 2179, S. 2180, S. 2181, and S. 2185 which incorporates in them answers to many of the problems faced by the elderly:

We are also pleased that the housing subcommittee of the Senate Banking, Housing, and Urban Affairs Committee has indicated support for much of your program.

Thank you very much.

Senator WILLIAMS. Thank you very much, Mr. Volosin. You speak with conviction, knowledge, and great force. And we are very, very appreciative of your help again to this committee which I indicated to you before. It has been a continuing partnership. You have been very good to us.

Congressman Minish and I have been there in the front lines fighting for response to inflation, meeting the needs of older people, and there is the Social Security program. We were there last year for the 20-percent increase. We were there this year for the two-phase increase. What has been your experience? How do the Social Security increases relate to meeting inflationary pressures? Are they grabbed up by increased rents?

Mr. VOLOSIN. Obviously, any increase certainly helps to ease the burden of our older people in this country, but, you know, every increase that has come about has been really catch up. They have never been able to maintain that standard. And in this period we are going through right now means even more. And in New Jersey, as you know, we have the most regressive system of taxation because we bear the greatest burden on the real estate level. And, obviously for those people who are renting, their rental costs are certainly made greater because the real estate taxes become part of that rental. Because of the activities of seniors in the State, we were able to get some easement for homeowners, but the person who is renting has not been able to get any kind of relief. And we don't need to tell anybody just how fast prices climb.

I go to the store. Last Monday, I bought a can of tomato juice which was 39 cents. I went in there this morning; it is 45 cents for the same can.

OIL PRICES RISING STEADILY

I just got my oil yesterday—and we are certainly being squeezed here—I got oil in November and it cost me 21.3 cents a gallon. Yesterday, the same oil cost me 28.6 cents a gallon. But I am lucky, because I related this experience to others, and they're telling me they're paying 33 cents, which went up from 19 cents, and that is only since November. I am not a mathematician, but my oil bill has increased from November to January by over 33 percent. And I am sure that the landlords are going to certainly use this as a reason to increase the rents of not only senior citizens but all of the population which is forced to live in that kind of housing.

Senator WILLIAMS. Well, I recognize the problem, we all do, and you stated it again very forcefully.

Now, some months ago the administration announced another approach to meeting housing needs, people of lower income. This was the housing allowance idea. I think we were uninformed in Congress in feeling that this would never, never add anything to the production of additional units of housing. And now we have the first annual report of the study, the experimental housing allowance program, and this comes from the Policy Development Research Office, HUD. And, at this point, our conclusions months ago have been proven true, because they say, because of costs, housing allowances can be made applicable only to offset the rents or sales prices of existing housing. As such, the program is unlikely to fulfill the objectives of a new housing program by adding directly to the housing supply.

Now, therefore, if we are going to have 120,000 units, you suggest, annually here, we are going to have to continue to improve the subsidy programs.

Mr. VOLOSIN. I agree with you wholeheartedly, Senator. That will not build housing, and neither will the rhetoric expressed by the President at the White House conference, build housing.

Senator WILLIAMS. The only thing I can see where this housing idea might be helpful, with this situation you're talking about, with inflation, with rent increases, the economic facts of life, is in the area of existing houses—it could be helpful, so let's not wipe it out of our thoughts altogether, this housing idea, but recognize its limits.

Mr. VOLOSIN. Thank you very much, Senator.

Senator WILLIAMS. Our next panel is the Reverend Maxwell, Mr. Gallagher, Sister Chambers, Mr. Pomerantz, and Mr. Moss.

STATEMENT OF BERNARD J. GALLAGHER, DIRECTOR, ESSEX COUNTY, N.J., OFFICE ON AGING

Mr. GALLAGHER. Good morning.

As director of the Essex County Office of Aging, I wish to thank Senator Williams for his invitation to join in today's discussion relative to the problems facing the fine people I serve.

I am confident, that under the Senator's leadership, much meaningful legislation will arise as a result of these hearings. Let me commend, also, those of you who have taken time out on a Saturday morning to attend this hearing to give the committee the benefit of your views.

Let me commend you, too, who have come here. And I am very happy to see my congressman, Joe Minish, here this morning. And I'd also, if he'd stand, like to acknowledge the presence of Mr. Grossman, who is president of the Senior Citizens Council of East Essex County. Mr. Grossman, will you please stand? [Applause.]

Mr. MINNISH. Thank you, Bernie. Your prepared statement will be made part of the record at this time.

PREPARED STATEMENT OF BERNARD J. GALLAGHER

As director of the Essex County Office of Aging, I wish to thank Senator Williams for his invitation to join in today's discussion relative to the problems facing the fine people I serve.

I am confident, that under the Senator's leadership, much meaningful legislation will arise as a result of these hearings. Let me commend, also, those of you who have taken time out on a Saturday morning to attend this hearing to give the committee the benefit of your views.

The recitation of statistics can become very boring and I have no intention of burdening you with volumes of data accumulated after long periods of research, but it is necessary for me to cite pertinent facts so that you will have a clear understanding of the problems we face.

First, 143,000 senior citizens, above the age of 60, comprise 15 percent of the population of Essex County.

Second, 40 percent of their number struggle on an income less than \$3,000.

Seventeen percent of their number exist on incomes below the poverty level which is defined as \$1,749 for a single individual and \$2,194 for couples.

Fifty-four percent of our elderly are tenants with incomes of less than \$5,000.

Seventy percent of their number pay above 35 percent of their total income for housing.

For most older Americans, housing is the number one expenditure. The national average indicates an outlay of 34 percent of their total income. In Essex County, that figure is slightly higher.

According to the Bureau of Labor Statistics, one of our local communities has a 1.1 percent "vacancy factor." A vacancy factor of 5 percent or less is defined as a housing crisis because resident mobility is severely hampered. Obviously, during a crisis, apartments are in high demand and short supply, opening the door to unconscionable rent hikes.

Forty-four percent of our seniors saddled with the problems faced by all property owners today—high maintenance costs—the ever increasing property tax. The average senior citizen property owner pays 12½ percent of his, or her, total annual income for property taxes.

The present administration's proposal of supplying a rent supplement looks good on paper, but, any rent supplement, no matter how generous, is negated by the hard fact that a supplement is worthless unless there are housing facilities available to apply it.

While the problems of housing is only one of many facing those of advanced years and rapidly shrinking incomes, it is the most pressing and serious, and, whatever relief is forthcoming in this area, it will lessen the burden of the prospective \$1 a loaf bread and the continuing spiraling of the food market basket.

Our hopes lie in the adoption of the measures sponsored by Senator Williams and his committee.

Mr. MINISH. Our next witness will be Sister Rita Margaret Chambers.

**STATEMENT OF SISTER RITA MARGARET CHAMBERS, O.P., VICA-
RESS GENERAL OF THE COMMUNITY, MOUNT SAINT DOMINIC,
CALDWELL, N.J.**

Sister CHAMBERS. Thank you, Congressman. I am also happy my Congressman is here.

I'd like to thank Senator Williams and the subcommittee for the invitation to address you on a need that is so critical and vital to all of us. And I speak to you not from a theoretical position but from a present experience.

The Dominican Sisters of Caldwell, N.J., have responded to the serious need for housing for the elderly by sponsoring Marian Manor.

At national conferences of religious communities such as ours, we have begun to focus on the need for housing for the elderly, and we have responded to the challenge to meet human needs with our resources by evaluating our own property to determine what we could do.

The growing awareness on the part of our sisters in general whose aging parents are faced more and more with the problem of having a place to live, which is both in keeping with the dignity of the lifestyles that they have been accustomed to and also in line with their now limited incomes.

My own preparation as a delegate to the 1971 White House Conference on Aging more specifically alerted me, among other needs, to the shortage of housing for the elderly which was safe, adequate, and at a price they could afford.

The abortive attempt by the Senior Citizen Corporation of Caldwell to provide housing for the elderly supplied us with numbers that definitely established a need.

I attached a pamphlet* to my testimony, and I'd like that a matter of the record, because it contains much information that I think is applicable to my presentation.

Congressman MINISH. Thank you, sister. We'll make that part of the record.

MANY ELDERLY BELOW POVERTY LEVEL

Sister CHAMBERS. Thank you. People often ask me, Sister, how did you get involved in housing needs, and needs of the elderly. So I'd like to just briefly present to you the simultaneous points of influence that

*Retained in committee files.

brought me to awareness of the problems of the elderly, particularly in the area of housing. And the first is—and it is a most important one—that at the national conference we learned that 10 percent of the total population is over 65. In Caldwell, we have 1,268 senior citizens, which is just about 10 percent of the population, and, by the way, many of them below the poverty level.

A questionnaire was sent to approximately 550 families in Caldwell; of the 413 returned, 370 indicated that housing for the elderly should be erected. In answer to the question whether they would like to reside in this housing, 286 persons said “yes”. The survey was random and was not scientific. Had every person over 65 been contacted, the numbers would tell of even greater need. This statistic was verified in a personal way by Freeholder Peter Stewart, who, during his mayoral campaign, rang every doorbell in the borough of Caldwell and was surprised by the number of isolated elderly in so suburban and comfortable a borough as Caldwell.

My role as a member of the advisory council of the Essex County Office on Aging has brought me into contact with the need for housing in the county, particularly in the suburbs. A conference on housing for the elderly, sponsored by that office in 1971, and hosted by us at Caldwell College, was directed to informing the people of Essex County, particularly in suburban Essex, of the plight of the elderly, many living in substandard housing, paying exorbitant rents or taxes, and most poignant of all—isolated, lonely, and suffering from malnutrition. This happens quietly in the suburbs because there are no clusters of the economic poor and because the understandable pride of those who have “seen better days” often keeps these indigent elderly from making their basic needs known.

Our proposed housing is not only an effort to erect a building. Marian Manor, we hope, will attempt to create a way of life that will make the final years of the residents meaningful. The beautiful wooded area will provide a parklike setting, space for individual gardens and outdoor exercise. The proximity of Mount St. Dominic Academy and Caldwell College will enable those who wish it to engage in lifetime learning, and to give professional and paraprofessional services to these schools. By the way, three of our faculty members have already volunteered to teach the senior citizens. We have already spoken to the presidents of all the clubs and organizations in West Essex to indicate to them that the residents of Marian Manor, because of their experience and expertise, could be involved in a very direct way in their organizations and so continue in the mainstream of the life of the borough. The very lifestyle of our religious community is one of sharing community, and we see this as a tremendous asset in trying to create a climate and an attitude within a residence facility so that there will be less alienation than senior citizens so frequently experience even in lovely surroundings. We have planned a dining room for the serving of one hot meal a day so that nutritious meals and socialization will sustain the physical and mental health of the residents. And we envision a modified health unit, a senior center for all the elderly of Caldwell, a guidance program, a volunteer service, the “buddy” system program and all the other components of a way of life that not only takes but gives, a retirement “to” something, not “from” something.

ENTHUSIASTIC SUPPORT RECEIVED

Now, I think one of the most important aspects of this is the suburban reaction.

The reaction has been both positive and negative. Every day since we have announced our proposed residence, I receive at least three or four inquiries regarding application from residents of the area as well as people as far south as Florida. Letters of commendation and enthusiastic support have poured in.

We have gone on a national—and I understand now, international—news service, because our proposal is such a unique thing.

Just yesterday I had a letter from a woman whose niece in England sent a clipping from *The Universe*, the London Catholic paper, which carried a notice of our "manor house." Our own religious community, especially the sisters in our infirmary, are supporting this effort with daily prayer and excellent public relations efforts.

I might add that I also coordinate the retirement program of our religious community, so I am very much aware of the needs and opportunities for retired people.

The attorney, architect, consultant, and surveyor have such confidence in this proposal that they are now working without any recompense because there is no seed money.

I might add that our religious community has extended hundreds of dollars in research to make even this proposal a possibility.

Vivian Carlin, of the State office on aging, and Bernard Gallagher, director of the Essex County Office on Aging, have offered to help; Mayor Viscardo, of Caldwell, has made a statement in the press supporting our housing efforts.

The chief source of opposition to Marian Manor has come from a group of Caldwell residents who will live in some proximity to the proposed building. Their objections are based on incorrect assumptions regarding the effect of senior citizen housing on a neighborhood. I say incorrect because I have done a great deal of research on the effect of senior citizen housing on the area, and so the arguments of property devaluation, tax increases, traffic problems, "highrise" are understandably realistic to neighboring homeowners. It would be a matter of justice. I am just as much concerned about my neighbors and our property as we are about the people who are potential residents, but emotions rather than facts have clouded people's reactions.

A recent editorial in the *Caldwell Progress*—December 12, 1973—recognizing this problem, stated:

The project sounds good, and we feel sure that it will be given a fair hearing and finally judged not on the basis of emotion, but on the basis of fact.

The most serious objection which surfaced recently—and it was in the press—is the fear that because Government money will be used the residents will be "undesirables." Such an attitude is more difficult to deal with since facts, based on similar existing projects, can refute the misinformation on property, taxes, and traffic; but prejudice comes from a man's heart and facts do not seem to dispel this. I hardly have to tell you that I do not find any of God's children undesirable. In the very near future we will apply for a zoning variance and for a variance from the present moratorium on multiple dwellings that exists in Caldwell. I cannot determine now how much of an obstacle

this procedure will be, but I am on my way to Seton Hall to a conference on exclusionary zoning, and what we can do to eliminate it, so that we will not have problems when projects of this kind are feasible and needed and are prohibited only by exclusionary zoning.

SUPPLEMENTAL INCOME NO ANSWER

The building of Marian Manor or any other senior citizen housing is not the total answer to housing for the elderly. But it represents an alternative, a choice to people who are now "trapped" in homes or apartments that they cannot afford or maintain. The longer Federal funds are withheld, the more critical becomes the availability of reasonable and appropriate housing for the elderly. Rent supplements and assistance plans are good, even necessary, but they cannot help when there is not sufficient or adequate housing for which the elderly can use the supplemental income. If other suburban municipalities attempt to determine the needs of the aged, I am certain that many of them will find "housing" very high on the list of priorities.

I would just like to mention here that we originally envisioned using the section 202 program.

Senator WILLIAMS. I am glad you mentioned that.

Sister CHAMBERS. It was defunct and so there was no possibility at all since we saw the urgency of erecting senior citizen housing. I did call the HUD office in the area, and I was given quite a runaround and discouraged from applying for Federal funds.

I'd like to cite as—one of the best examples I know of very successful section 202 housing, Wesley Towers, in Newark. It is sponsored by Rev. Virgil Mabry. His success was really the incident that gave me the fire with regard to the section 202 program, and I am just delighted to see concern for its restoration, and I hope and pray it is on its way back.

Prejudice, exclusionary zoning, misconceptions, and lack of awareness of the need have prevented many suburban areas from responding and making a reality the desideratum of the 1949 Housing Act: "A decent home and a suitable living environment for every American family." And I think we are far from that.

My statement has been put in the form of a specific project rather than statistics or theories, not to make Marian Manor a matter of record, but to demonstrate the need through our experience and, perhaps more importantly, to encourage other groups in the suburbs to see what is needed and to take action, if possible. I wish also to encourage church groups and especially religious communities of men and women to consider how much they can bring of their resources, either individually or as teams, to this crucial need.

Thank you, Senator.

Senator WILLIAMS. Sister, that is magnificent. [Applause.]

I regret I was called away and did not hear the first part of your statement, and I missed just where you are in your development of Marian Manor. Are you just about ready to overcome the wrong impression of some of the community?

ENCOURAGED TO CONTINUE PROJECT

Sister CHAMBERS. We hope so; we have had kind of a massive public relations effort going with our own community, and with some of the

people. We have applied to the State. We are using the State program since the section 202 was not available, and we have been encouraged by the New Jersey Finance Agency to continue with our planning even though there are no funds. They see our project as quite favorable and quite unique, so they have encouraged us to continue. We have applied, and we have temporary site approval, pending the zoning variance.

Senator WILLIAMS. Now, you have the mayor and the council with you on this?

Sister CHAMBERS. We have had an informal meeting with the former mayor and members of his council, and they see the need. They are favorably disposed, yes.

Senator WILLIAMS. Does any of this local apprehension in any way disturb your great inner serenity and tranquility at any time?

Sister CHAMBERS. No; in fact, we had an informal meeting in December. We had a plan which we thought was the most courteous thing to do, and it kind of backfired. We called in a group of the neighbors and told them what we were planning to do. They had heard rumors of it, and so we called them in and told them what we were planning. We held the meeting in our own buildings, hoping that they would see what we do now with our own schools, with our system, and that would indicate to them that we did not wish to do any harm to the neighborhood. Our own safety is a factor here, too. They were so startled by the facts that they had a specter of something like Stella Wright in their backyard. Reaction backfired and we got very unfavorable publicity. But I must say it is not as bad as I expected.

To answer your question directly, no, the unfavorable response has not disturbed me, and it has not kept us from trying.

I feel that if the Lord wants this, we'll get it, and nothing is going to stop it. [Applause.]

Mr. MINISH. I just want to add to that, Sister, if the Lord wants it, and Sister Rita Margaret wants it, she will get it.

Senator WILLIAMS. Thank you.

Reverend Maxwell.

STATEMENT OF REV. EBERT MAXWELL, PASTOR, UNION BAPTIST CHURCH, MONTCLAIR, N.J.

Reverend MAXWELL. Senator Williams, Congressman Minish, ladies and gentlemen: Montclair, N.J. was first settled in 1694. Called Cranetown and governed as part of Newark, it has since then been a quiet, wooded area on the heights of Watchung Mountain overlooking New York City. Because of its proximity to New York City and its early settlement, it has a long history of providing suburban sites for housing in the greater metropolitan area.

Because of its rail service to New York beginning in 1856, its choice housing sites, and its early reputation of being a good dormitory town for New York City executives, its population had reached 42,000 persons by 1930. By that time, practically all of its available housing sites had been built up by large single family homes. With practically all of its land taken by these large homes, there has been little new construction in Montclair since the 1930's. Since that time, Montclair's population has remained fairly stable and increased only to 44,000. It still has predominately large single family homes on large lots.

And, as a result, the average home in Montclair is over 70 years in age.

Since most of the latest new housing was built in the 1930's, Montclair's population has a very high proportion of elderly persons. In 1970 there were 6,522 people over the age of 65—this is 14.8 percent of the population—in the town of Montclair. In addition, there were 2,434 persons between the ages of 60 and 64. This means that as of 1970—4 years ago—8,956 people in the town of Montclair, or 20.33 percent of its total population, were 60 years old or older. Of these persons over 65 years of age in 1970, 1,333 had incomes below the poverty level.

NO PUBLIC HOUSING FOR ELDERLY

In spite of this situation there are, today, no publicly assisted low-income units for the elderly—or otherwise—in the town of Montclair to assist these people.

Montclair has the fourth highest density of elderly people in Essex County. But Montclair has no publicly assisted housing for the elderly.

Over 700 homeowners of Montclair claimed the \$160 tax deduction they were eligible for because of age, in 1970. This represents 10 percent of the owner occupied units in the town. Yet still there are no publicly assisted elderly housing units in the town.

In 1972, it was estimated by Dr. Alloway that one quarter of the town's residents are supported by pensions, Social Security, investments, and welfare. Still, the town of Montclair has no publicly assisted housing for the elderly.

HUD estimates, in their own market studies, an effective demand for at least 896 units for housing the elderly of Montclair. Nevertheless, there are none at this time.

As a result of the need for low-cost housing, the Union Baptist Church organized two nonprofit housing corporations: Union Development Corp., and Union Housing Corp. The purpose of these corporations is to provide at least 350 units of low-cost housing for the town of Montclair. The first phase of our program is an 87-unit garden apartment, "Union Gardens," which has just begun construction. In the planning stages are 125 units of townhouses under section 236, and 200 units of housing for the elderly.

We were very fortunate to have feasibility on our first project of 87 units before the Nixon administration moratorium was put into effect last January. We were also able to secure rent supplements for 20 percent of these units before the moratorium became effective.

This year, with the Nixon allocation of only about 3,600 units to New Jersey, Montclair gets 125 units, which we will apply to our townhouses on the urban renewal site. But because of the uncertain status of the Nixon moratorium, we are uncertain how many rent supplemented units we will be able to secure; and we have no idea how we are going to provide the 200 units of housing for the elderly that are part of our plan.

Even if we receive assistance on what we currently have planned—which to this date we cannot—Montclair would be a long way from meeting its low-income housing needs for the elderly. The war on poverty is being lost because we always receive too little, too late. Montclair suffers today because we cannot get assistance for even our modest programs to aid our brothers and sisters in need.

Politically, our society is being both penny foolish, and pound foolish at the same time. The average Montclair house is over 70 years old; if these houses were mortgaged today, they would be over 100 years old before the mortgages were paid off. Our tax rate (in 1973) is \$7.53 per thousand. This is, in effect, a regressive sales tax on the cost of owning a 70-year-old house.

PROBLEMS BEING COMPOUNDED

For a family that moved into Montclair during the 1930's and 1940's and purchased homes, the homes are now paid for; but where can these families go today, in Montclair? They are being held hostage in their too large houses. It is increasingly difficult for them to sell, and if they did, where would they go? Where are the new families and the new leadership for the town to live if they wanted to move into Montclair? These are but a few examples of how our present problems are being compounded.

The present housing policies are accelerating our housing problems. The housing moratorium, the emphasis on housing allowances—rather than new construction—the cutbacks in urban renewal programs, the impoundment of water pollution and sewage treatment funds, are all seriously putting Montclair in hock today. Tomorrow, the pawnbrokers could be determining our destiny.

What Montclair—and other communities like it—needs is new leadership in Washington. Until this is accomplished, we are not going to be able to effectively fulfill the promise Montclair started out with in 1694.

Thank you, Senator.

I have with me Walter South who is the director of the Union Development Corp., so if there are any technical questions, he can answer them. If there are other questions, I will be happy to answer them for you.

Senator WILLIAMS. You are anticipating new construction, new housing completely? It was pointed out today, by one of our friends in the audience, that nobody has mentioned the rehabilitation of existing large old homes in our cities.

Now, this morning we came by many here in East Orange that are good homes, good housing. I was going to address myself to these large homes that could be converted, rehabilitated, and converted.

VOICE FROM THE AUDIENCE. They won't allow it.

Senator WILLIAMS. Some places it is allowed and some places it is working. I have designed my bill for the rehabilitation of older homes, where there are services for older people and it works.

VOICE FROM THE AUDIENCE. All of the apartments now that are being converted into skid row and slums could be converted for senior citizens.

Senator WILLIAMS. This could be done too. The section 202 program was used exactly this way in Ocean City in New Jersey, a run-down old building that was permitted to run down as a hotel, was taken by a church group, which brought it back and it is one of the fine reconverted highrise buildings for housing for the elderly. It can be done.

Reverend MAXWELL. To answer your question, Walter can answer the question.

**STATEMENT OF WALTER SOUTH, DIRECTOR, UNION DEVELOPMENT
CORP., MONTCLAIR, N.J.**

Mr. SOUTH. Most of these larger older structures are unrealistic in terms of providing housing for the elderly. Most of these structures sit on very large lots and they are dispersed throughout the town.

One of the things we know that elderly people need is access to transportation for shopping, to the drug store and so on, to go to church on Sunday and if they are living isolated, without public transportation, in large single family houses, converted into apartments on large lots in suburban areas, you are not solving their immediate needs.

That would lead us to conclude the only thing these conversions would be good for would be smaller apartments for families but again, we are facing all of the same problems all over.

Most of these houses are 70 years in age and older. To do a rehabilitation job on a unit of this nature would cost a minimum, just brick and mortar, not including the purchase price of the house, of at least \$30,000 to \$35,000. When you add that to the cost of the acquisition of the property, you are in a \$50,000 range already.

We have a house in Montclair today, a five-bedroom house, which we would be willing to sell for \$10,000, but by the time this house is rehabilitated or brought up to standard, it would cost around \$50,000 for rehabilitation and acquisition costs and nobody wants to pay \$50,000 for an old house in an old section of Montclair.

I think you are to be commended on an attempt to solve the problem but I do not really think this is, in the long run, this will be an adequate solution.

Senator WILLIAMS. Nobody is suggesting this is adequate. This is just one part of the comprehensive approach and certainly, where you have this housing, and it is convenient to the various services you mentioned, it works. We know it works and if it can work in other places, I think it is something we ought to consider here but it is not a reality yet because my bill has only cleared the committee.

Mr. SOUTH. This is the exception to the general rule.

Senator WILLIAMS. It is only part of the comprehensive approach. That is all I am suggesting. All right?

**STATEMENT OF EDWARD POMERANTZ, BUSINESS MANAGER,
IRVINGTON, N.J.**

Mr. POMERANTZ. I would like to thank Senator Williams for inviting me here and I am also pleased to see Congressman Minish.

I am here to discuss the impact of the elderly on a municipality. I represent the town of Irvington and would therefore like to present some statistics on Irvington. It is a community bounded on two sides by Newark, on one side by both Hillside and Union and on one side by Maplewood. The income of households runs from below the poverty level to upper middle income, with the majority in middle income and lower middle income.

Irvington, with slightly under 60,000 residents, is the third largest municipality in Essex County and 12th largest in the State. With an area of 2.8 square miles, there is a density of 21,240 people per square

mile. This is the largest in Essex County—three times the average—and fifth most dense in the State.

Being a small community in area, shopping and other services are convenient to most parts of town. Reasonably good public transportation is also available. Being an older, urban community, most younger people move to the suburbs as soon as possible. For these reasons, Irvington has become a mecca for the elderly with over 18 percent of the population over 65 years of age and over 25 percent over the age of 60. With the exception of retirement communities, this is the largest percentage of elderly in the State. Having this large percentage can have both advantages and disadvantages.

For example, persons in this age category usually do not have children requiring schools. But these same people, who in their middle ages did not make demands for other services, now have new needs. Since most are retired, leisure time must be filled. This requires libraries and recreational activities geared to their age bracket. Also limited mobility and income cause nutritional problems. Health needs are greater.

LARGE NUMBER ON SOCIAL SECURITY

To provide these services on a local level, funds must come from increasing the property tax, a situation the elderly can ill afford. What does this mean to Irvington? The mean income for the standard metropolitan statistical area is \$13,879 per household. In Irvington, it is \$10,876, second lowest only to Newark. The number of households on Social Security is second only to Newark and on a percentage basis much greater.

The 1970 census gives a figure of \$1,699 as the mean social security income for residents of Irvington on social security. While this figure has increased since then, so has general costs and the poverty level, which is now \$6,786 for this area. In Essex County, the percentage of family heads 65 and over with income below the poverty level is 15.9 percent. In Irvington, it is 34.3 percent. In Essex County, the percentage of households with income below the poverty level, receiving social security is 15.4 percent. In Irvington it is 39.4 percent. In Essex County, the percentage of households below the poverty level and 65 or older is 16 percent. In Irvington it is 41.6 percent. These are the highest in Essex County, exceeding Newark, Orange and East Orange.

This has meant that each year the town of Irvington has increased the amount of assistance to senior citizens. Last year, the many senior citizen organizations in town organized the Irvington United Senior Citizen Council, a nonprofit organization which has assisted the town in applying for funds and has prodded us for additional services. This led to our being funded for a nutrition program for the elderly. Since everyone over the age of 60, plus their spouses, is eligible, approximately 20,000 citizens may apply. We can only feed 150. Obviously, this is not enough. More is needed in all areas but local municipalities cannot provide these services without help unless we raise property taxes to levels that will increase the flight of others to the suburbs and raise rents of those least able to afford it.

In a further attempt to alleviate the hardship to the elderly on a fixed income with a rising tax rate, the town of Irvington applied to

the Federal Government for assistance to build low income housing for the elderly. Between September 1961 and January 1967, 548 units of this type of housing became available. Since demand far exceeded the supply, in December 1969 an application was submitted to reserve a preliminary loan for 200 additional units of low rent senior citizen housing. In January 1970 we received notification from HUD that all documents were in order. In March 1970 another communication from HUD with a news release stated that no commitment could be made until July 1970 and we would receive top priority.

At that point, 650 applications were on file for the existing 548 units. Public demand for action was increasing, particularly since this was released to the press.

July 1970 passed and nothing definite could be determined until April 1972. At this time we were told by HUD that no funding was available for this type of construction.

WAITING TIME OF 3 TO 5 YEARS

Now in January 1974, there are over 800 applications on file. The waiting list for an efficiency apartment is in excess of 5 years and for a one bedroom over 3 years. This would be longer except many people do not live long enough for their name to come up or realize the futility of applying. The demand is here now and cannot wait any longer.

I have heard suggestions that housing allowances be used to alleviate the need for construction of new building. This sounds like it may work in some areas, but not in Irvington. There are two apartment complexes in town run by private enterprise that have a large concentration of elderly. The current rent for a one-bedroom apartment is \$186 per month for a new occupant. According to the 1970 census there were 16,086 housing units available for rent in the town. Of this, 152 were vacant at the time of the census. This is 0.9 percent. New construction is renting for \$250 to \$300 per month. I cannot afford to live there. The average rent in our low-rent senior citizen housing is about \$50 to \$55 per month. This difference could pay for a building in a short time. Almost every rent control ordinance in the State is under constant attack in the courts by private enterprise. If this is ever overthrown, rents will shoot even higher with a 0.9-percent occupancy rate.

The family unit in the United States is changing. The tendency for the elderly to live with their children is decreasing. Each year more are on their own. Since they have seen the gains made by other minorities with strong voices, they too are organizing. In Irvington and the rest of the country, their voices are being heard. They may not have money but they do have time to campaign. If we cannot supply their demands, which are only the right to live decently and proudly, then they will find people who will.

I am not an expert in senior citizen programs and not an expert in housing but living with the problems day to day with the problems of the community, the main demand for services has changed in the last few years and the problems of senior citizens are definitely increasing and something has to be done about it soon. I appreciate that.

Thank you very much.

Senator WILLIAMS. We will now hear from Mr. Moss.

**STATEMENT OF IRVING MOSS, AID COORDINATOR,
WEST ORANGE, N.J.**

Mr. Moss. I am Irving Moss, aid coordinator, of West Orange.

Senator Williams, Congressman Minish, I do not want to appear to undersell the needs of the elderly in West Orange, but I find if I go through what I have written here, the statistics are rather repetitive and I have filed the full statement with the committee.

I think I can tell you what has been happening in our town in three sentences, and then go on to something else. First of all, we have just completed and are proud of an eight story, 182-unit apartment building in West Orange for senior citizens of low and moderate income.

Second, if we wanted to provide the necessary rental space for all the applicants who are eligible who live in town, we would need immediately three more buildings just like it.

The town council is already negotiating for land for a second building. This is the status in West Orange.

Now, some years ago, I served a tour of duty in the Pentagon and had occasion to visit a general who had framed on his wall a miniature pair of overalls and underneath was the caption: "Do you have your eyes on the overall picture?" So I would like to spend the next few minutes of my time talking about, possibly, the overall picture.

MAIN CONCERNS OF THE ELDERLY

The three main concerns of the elderly—and, indeed, of all of us—are health, financial security, and housing. Now, in the field of health, the Federal Government only recently has been taking the lead, as it should, to fill the vacuum which has not been met by private enterprise. We have been given, in recent years, Medicaid and Medicare, and now they are talking about health maintenance and national insurance.

This is fine, and this is as it should be, because nobody else is doing it.

In the field of security, we know, of course, the Federal Government has been giving us Social Security for many years. For those of us to whom security means a job, we know that when the unemployment rate goes up, everybody points their finger at Washington, at its economic and fiscal policies, and screams and demands that something be done to pump the prime or prime the pump so that jobs are established. Congressman Minish very well knows this from his Labor Committee. But in the field of housing, there has been sort of a dichotomy: The Federal Government has supported housing through HUD and through long term FHA and VA loans and so on, and in the field of public housing [although why these should always come out looking like penitentiaries, I will never know], but we have been more accustomed to expect housing from private enterprise, from private developers, and builders.

In the town of West Orange, we have about 2,000 apartments. Even with rent leveling, the efficiency apartments, if they are available, do not rent for under \$200 a month. There still may be just a few which do and they will be up pretty soon. Before our planning board there are recommendations or proposals for a total of 4,000

new apartments to be built by private developers. Not one of these 4,000 apartments will rent for less than \$400 a month.

What does this mean? This means that we can no longer depend on the private sector to provide housing for certainly low, even moderate income people; and the only other answer is that the Federal Government must take over.

Now, what has the Federal Government been doing? This administration has placed great emphasis on law and order, if you can remember that. In fact, it has been said that President Nixon succeeded in reducing crime on the streets of Washington by moving it into the White House.

To my mind, the worst crime that has been perpetrated by this administration has been the impoundment of appropriated funds for many social programs, and especially for housing.

Now, it is not only illegal to have done this, as every court case which has so far been adjudged has shown—there has not been a single case won by the Government on the impoundment of funds—but it is completely, absolutely unconscionable as far as I am concerned, because it is an utter betrayal of the people. The money that should have gone to various social improvements, community development, as well as housing, has been impounded.

50 PERCENT ADMINISTRATION CUTBACK

Now, the housing part of this is the tip of the iceberg, really. You do not build houses unless you have sewers. You do not have sewers unless at the end of the line you have primary and secondary treatment plants. When Congress appropriated something like \$14 million, admitting this was just a drop in the bucket as far as the needs of the country were concerned, for the improvement of the sewer systems throughout the country, the administration then cut this back to 50 percent, or \$7 million.

New Jersey, for instance, which needs, many, many more millions than it has been getting, is getting half of what originally we were told was inadequate.

Now, this does not reflect itself only in residential or housing building. Many, many communities in New Jersey have now had to put a moratorium on building, and the reason for this is that we do not have the money for sewers to take care of new buildings. So we cannot build, not only houses, we cannot build industrial or commercial developments. This means we have no chance of attracting any decent firms as ratables to offset the ever increasing tax rates. This to me is completely unconscionable.

Now, who is to blame for this? Of course, the administration, but I think, principally, Congress; and in Congress, principally, the House of Representatives. I will also bow to my good friend, John Minish, because he has been a staunch protestor and fighter against impoundment, as you have, Senator Williams, but he needs the support of a lot more people, and people like us.

The House of Representatives has the constitutionally delegated responsibility for appropriations and for management of the budget. They have let this power erode and be assumed by the executive branch, through OMB, over the years, and when impoundment

came, and the people reared up in anger, there were lots of speeches made in the halls of Congress and lots of extended remarks filling the Congressional Record—but nothing happened. Of all of the vetoes, only one, I think, was overridden. Despite all of the talk about trying to set its own house in order, to set up the control mechanism, to retain control over spending and to redirect the priorities for spending where the Nation needs it, nothing yet has been done; and I know that Congressman Minish has been fighting for this in the halls of Congress.

I have a great deal of respect and admiration for Senator Williams, for all of the bills he has introduced that are progressive and forward-looking in housing; and even some that are backward-looking in terms of trying to restore those programs that have been emasculated or eliminated.

Then I note, Senator Williams, you have spoken out forcefully against the impoundment of funds. But I think it is really up to us, as citizens—many of you live in districts not covered by Joe Minish or belong to organizations that have some national clout—to get to these Congressmen, let them know this is what we require: That they should set their house in order, they should set up some machinery for controlling the budget and realine the spending priorities of the country; so that we can get our Government to become once again not only a government of and by the people but, most important, a government for the people.

Thank you. [Applause.]

Senator WILLIAMS. Thank you very much. Your prepared statement will be inserted in the record of this hearing.

PREPARED STATEMENT OF IRVING M. MOSS, CHAIRMAN, COUNCIL OF SENIOR CITIZENS ORGANIZATIONS OF WEST ORANGE, N.J., AND COORDINATOR OF FEDERAL AND STATE AID FOR THE TOWN OF WEST ORANGE

The residents of West Orange have always been rather vociferous in their opposition to highrise apartments. But 3 years ago, when an eight-story building was proposed, which would contain 182 apartments for moderate and low income senior citizens, not a single voice was raised in opposition.

That building is in its final stages of completion, and should be fully occupied by March first. Final selection of tenants is now being made, and they bring to light some interesting things.

To begin with, we had an idea that this building would fulfill a need, but we had no idea of the size of that need. As soon as word got around about the building, we received a total of close to 1,000 inquiries. The nonprofit West Orange Senior Citizens Association was therefore forced into the decision that first priority would go to present and former residents of West Orange, and the maximum income that would merit consideration would be \$12,000 a year. Under these criteria, a total of 490 applicants were eligible, from whom 182 have to be selected. (I have suggested to the selection committee that as soon as the approved list is announced, they all plan to go on a long vacation.)

The 182 apartments include six two-bedroom apartments, to rent for \$197; 160 one-bedroom, to rent for \$159; and 16 efficiencies, to rent for \$115. Remember, this is not public housing; this is moderate and low income housing, with only 10 percent— or 18—people entitled to rent supplements.

Yet among the 490 eligible applicants there were many who have an income of between \$1,600 and \$1,800 a year—and a total of 68 applicants with an annual income of under \$2,500. For these people, even an efficiency apartment would represent from over 50 to over 75 percent of their annual income, when the recommended norm is 35 percent.

We are now, in West Orange, negotiating for the purchase of land on which to build a second senior citizens building.

In my remaining time, I'd like to move from a narrow, parochial view of West Orange, and even of Essex County, into a brief discourse on the overall picture.

The three primary, basic concerns of the elderly—and, indeed, of all of us—are health, security, and housing. For many years the Federal Government has sponsored many specific health programs and has supported research into many health problems. But only now, recently, has it begun to recognize its responsibility in general health care, health insurance, and preventive programs. And we all have come to expect this from our Federal Government.

In the area of security—which to many of us mean jobs—we have also come to expect a leading role from Washington. It has, we all know, the responsibility for Social Security; and whenever unemployment rises, we look to our Federal Government and blame its fiscal and economic policies.

But in the area of housing—admittedly with some exceptions, such as public housing—most of which, somehow, wind up looking like penitentiaries—we have, strangely, not yet come to look to Washington for direct responsibility for our national housing supply. We assume that Washington is somehow responsible for the 9 and 10 percent mortgage rates, but beyond that we have traditionally looked to our private builders and developers for housing.

In West Orange, just for example, we have about 2,000 apartments. There are few—even efficiencies—and even with rent levelling—that cost less than \$200 a month. Right now, before our planning board, there are applications from private developers for a total of over 4,000 apartments. Not one of these 4,000 apartments will rent for less than \$400 a month.

What does this mean? It means that we can no longer rely on the private sector to provide housing for people of moderate, let alone low, income. We must look to the Federal Government for help, particularly in the form of long-term mortgages at low, subsidized rates of interest.

This administration has emphasized law and order, and has spent huge sums to reduce crime on the streets. As someone said, Nixon has reduced crime on the streets of Washington by moving it into the White House.

But to me, the worst crime that this administration has perpetrated against the people has been its impoundment of the funds voted by Congress for many social programs, especially housing.

It was suggested that I refer to this as the impoundment syndrome. It is more than a syndrome. To me, it constitutes the decimation of the Nation. It is not only illegal—as every case so far brought to trial has been adjudged—but to me it is unconscionable. The people, including the vast, silent majority, have been betrayed.

Our local economies, upon which the strength of our Nation depends, have been stopped in their tracks. It is not only housing. You can't build houses unless you have adequate sewerage systems and adequate sewerage treatment plants. Yet, of the \$14 million appropriated by Congress over the past couple of years for this purpose, the administration is permitting the spending of only half of that, or \$7 million. Even the entire amount of \$14 million was admittedly far below the actual need.

So, now, many municipalities in New Jersey have been forced to declare a moratorium on building until such time as they can modernize their sewerage systems. This doesn't affect housing alone. We can't build commercial, industrial or residential properties. And that means that we can do next to nothing to attract the ratables that we need so desperately to offset our ever-increasing tax rates.

If impoundment does, indeed, constitute decimation of the nation, who is to blame? Not the administration alone. Congress is even more to blame, for letting it happen. And in Congress, it is the House of Representatives that has permitted its constitutional responsibility for appropriations to be eroded, and has permitted the executive branch to take over this responsibility.

I have great admiration and respect for our chairman, Senator Williams. He has been quite vociferous in denouncing this policy of illegal impoundment. More than that, as chairman of the Subcommittee on Housing for the Elderly, for the Senate's Special Committee on Aging, he has introduced a number of forward-looking bills that will help secure decent housing for the elderly. (A number of the bills were backward-looking, too, since they seek to restore some of the good programs emasculated or terminated by the administration.)

But, we, citizens concerned with the same basic problem of housing for the elderly, cannot permit him to remain a lone voice crying in the wilderness. There were many, many Congressmen who screamed like stuck eagles when the public protest against impoundment reached them. They made speeches and filled the

Congressional Record with their objections. And then they failed, not only to overturn presidential vetoes, but to set up the necessary budgetary controls that would enable them to re-assume their constitutional authority over appropriations.

I submit to you the premise that Senator Williams cannot go it alone. It is up to us to support him by contacting our Congressmen and telling them what we expect from them. Only by such concerted action can we make certain that our Government becomes once again, not only a government *of* and *by* the people, but a government *for* the people.

Mr. GALLAGHER. Senator, I would like the record to show that without the cooperation of Bill Oriol of your staff, this hearing would not be the great success it was this morning.

Senator WILLIAMS. I appreciate that and if we had more time, I would tell you more about Bill Oriol and the whole staff and how magnificent they have been in this hearing but this has been a continuing thing. We have a dedication that has been most remarkable.

Thank you for making that observation. Maybe the people do not know who you are. If you stood up, then they would know who you are. [Applause.]

Senator WILLIAMS. Our next panel is:

Sterling West, director of security, Newark Housing Authority; Alvin Wright, chairman, security advisory board, Newark Tenants Council, Newark Housing Authority; Jasper Chapman, vice chairman, security advisory board, Newark Tenants Council, Newark Housing Authority; Hubert Williams, executive director, Newark high impact anticrime program.

Senator WILLIAMS. Will you all please come forward. We will proceed with Mr. Sterling West.

STATEMENT OF STERLING WEST, DIRECTOR OF SECURITY, NEWARK HOUSING AUTHORITY, NEWARK, N.J.

Mr. WEST. Thank you, Senator Williams, ladies and gentlemen: As director of security for the Newark Housing Authority, I share with you your concern for residents of public housing. There is no reason that any members of our community, should have to live in fear, fear of staying inside, and fear of going outside. There is no way that such a situation like this should be allowed to continue, not when the necessary steps can be taken which will afford our citizens the protection that they need, and the only holdup is money.

The time has long passed when the needs of public housing residents are placed at the bottom of our list of priorities. Proper security in public housing complexes throughout the country is a must. Public housing has reached the crossroads; without proper security, it is headed down the road to ruin. I would like to emphasize the meaning of proper security. There is much more to security than the hiring of a few uniformed personnel and then telling the people that they have security. It takes much more to be able to give the type of protection I think we are concerned about.

The hiring and training of enough personnel to be effective. Also, the purchase of effective electronic aids requires the expenditure of funds. Where will these badly needed funds come from? Our cities want to help but are financially unable. The housing authorities are financially hurting. Then, the only other source is the Federal and State governments. We need your help, give us the tools and the job will be done.

Without the tools, then I am afraid things will get a lot worse before they get any better, something that none of us want to happen. The time is now; actions will always speak a lot louder than words. That's why I am pressing for quick action on S. 2182.

I am telling you right now, if we are not going to get security in Newark and public housing, our senior citizens are going to exist in an atmosphere of fear, whether they are going to the store to get the necessary groceries that they need to exist on, the chances are that before they get those groceries back to their apartments, they are going to be robbed and you say, well, this may be just an isolated example. He is giving us scare tactics. I am not giving you scare tactics.

I have sat and talked to people who say they are afraid to go to the grocery store to get milk. You say this cannot be allowed to exist. I agree with you, it cannot be allowed to exist but the way things are now, and if we do not receive the assistance we need, these conditions will exist. The conditions will get a lot worse before they get better. I am a realist. I would be dreaming if I said this day and age is coming right now. We are going to have to work with providing security today, not 10 years from today, to be able to give our citizens the type of protection they need and the only way we can do that is through bill S. 2182.

Thank you.

Mr. MINISH. Thank you. We will hear from the young lady on the panel.

STATEMENT OF AUDREY OLSEN FAULKNER, SCHOOL OF SOCIAL WORK, RUTGERS, THE STATE UNIVERSITY, NEW BRUNSWICK, N.J.

Ms. FAULKNER. I'm here to talk about the need for safety and protection for the elderly in Newark's central ward, and in other places like it. For the past 3 years, Friendly Fuld Neighborhood Centers and the Rutgers Graduate School of Social Work have been carrying out a service research project, funded by the National Institute of Mental Health, with black senior citizens in the central ward. Two-thirds of the seniors we work with live in highrise public housing, including one senior-citizens building, and one-third live in the area surrounding the housing project.

Terror walks the halls and the streets with our seniors. Triple locks don't keep out intruders. Riding the elevator or walking up the stairs is to risk being robbed or mugged. If they go to the bank, or the store, or to church, they know they may not reach home safely. They wake up every morning wondering if they will get through the day without being harmed as they go about the tasks of daily living; they go to sleep wondering if they'll be safe through the night.

I'd like to tell you some of the things the seniors we work with have told us, and then I'd like to tell you about some of the specific cases of seniors we know who have been terrorized and harmed.

The figures I'm going to quote are based on the replies of 182 randomly chosen black seniors, 55 and over, who live in our service area.

Over 40 percent of them told us they had had trouble in their neighborhood. "Trouble" was being robbed outside their homes, having their homes broken into and vandalized, or being mugged, assaulted or beaten.

AFRAID TO LEAVE HOMES

More than three-fourths of them said they were afraid to go out of their homes. They say, "I'm scared to come in and out of my house." "I'm afraid to go out alone." "I'm afraid to leave my house to go do a little work because I'm afraid somebody will break in while I'm gone."

For every senior who said health was a problem for him or her, three said security conditions in their neighborhood were a problem for them. When you consider the health of an aged black population, the fact that they put security problems ahead of health problems by a three-to-one ratio gives you a pretty good idea of how much they worry about their personal safety.

Let me give you a few examples of what has happened to our seniors:

One elderly woman took a letter out of her mailbox, put it inside her dress and went outside to sit on a bench and read it. Two boys, probably thinking there was a check in the letter, grabbed her, knocked her down, ripped her dress open and stole the letter.

Another senior—a woman with severe heart trouble—was found in the hallway outside her apartment, so badly beaten up she lived only 24 hours. Another, who wouldn't let go of her purse when the robbers tried to grab it, was dragged down the street and injured so badly she died the next day. Another, in a robbery attempt, was beaten and kicked, went into shock and died within a few hours.

Nor are men immune from attack. One of our elderly men, who is a church deacon, was robbed coming home from church. The robbers probably thought that he would be carrying church money, and lay in wait for him. He was badly beaten, and the incision from a recent operation broken loose by the beating. He said he didn't even resist; they just grabbed him and started kicking and stomping him like animals. He was hospitalized, and will probably never recover fully from the effects of the beating.

Another senior, a retired minister, was constantly harassed by a group of teenage boys. When he reported them to the police, in the hopes of ending the harassment, the boys started a fire under his door. He finally moved out of the housing project into private housing to get away from his tormenters. Now he lives in a dilapidated fire trap, and our staff worries about what would happen to him there if the boys should find out where he lives.

One of our seniors had her hip broken by a group of boys who knocked her down; another is wearing a cast on a broken arm sustained in an attack on the way home from church. Others, opening their doors for expected family or friends, have found themselves facing assailants who have tied them up, beaten them, robbed them, and vandalized their apartment.

Our seniors try to protect themselves as best they can. One of them, attacked in the elevator, defended herself with a can opener she had in her purse; the thieves took her \$15, but she was uninjured, and as this spirited lady put it, "I left a few marks on them with that can opener." One of the men who has been active with our program has fashioned himself a very heavy cane with an iron tip, and used it recently to hold three muggers at bay.

OFFICES BROKEN INTO FREQUENTLY

Our project staff and project quarters are not safe, either. One of our staff members, accompanied by one of our senior men, was robbed at gunpoint, and the senior, who put up no resistance, was shot in the leg. Our offices have been broken into, robbed and vandalized several times, and the Friendly Fuld Neighborhood Centers have been robbed and vandalized so many times we've about lost count.

Our job in our project has been to bring social work and social welfare services to older black seniors, and to get them out of isolation into activities and companionship with others. The single most serious deterrent to seniors getting out for medical care, getting out to buy food stamps, getting out to do volunteer tasks for their neighbors, or getting out to take part in social activities has been the lack of safety in the neighborhood. Essential security precautions for our staff—sending them in pairs, sending only a male worker into certain areas, routine periodic checkins so the office will know their whereabouts, having in some cases to secure a police escort—have reduced the amount of time our staff can put into service. The fear which the elderly have of opening their doors to strangers has meant it has sometimes taken us months to be able to talk with a senior and find out what services he or she needs. We have a very committed staff and they go out and walk those streets and those halls every day to give service to the seniors, in spite of the fear they live with, but we all feel we could do so much more if the seniors and the staff could be safe.

The staff wanted me to tell you that in case you think these horror stories are exaggerated, they are sure the statistics I've given you, and the statistics on crimes against the elderly which are available from the local police precinct, understate, in significant amounts, the volume of crime against the elderly. The old people in this neighborhood are afraid to report attacks and robberies; they're even afraid to talk about them over the telephone, or in anything but whispers. When our staff go into their homes after they've suffered injury or robbery, "The walls are mighty thin," they say. They often know who the criminals are, but are afraid to identify them for fear of retaliation against themselves or their families.

One final point I'd like to make, and it's a very sad point. That is that those who prey on the elderly are the young, teenagers and young adults, and therefore the people the elderly fear most are the young. Almost two-thirds of the seniors in our sample said they were afraid of young people. They also saw little hope for a safer tomorrow for themselves unless there were fundamental changes in the way our society treats young black people.

Senator WILLIAMS. Thank you very much.

Now, we will be with you, we are going to visit your project right after this hearing.

Now, gentlemen, Hubert Williams.

**STATEMENT OF HUBERT WILLIAMS, EXECUTIVE DIRECTOR,
HIGH IMPACT ANTICRIME PROGRAM, NEWARK, N.J.**

Mr. WILLIAMS. Senator, Congressman, and members of the staff, my name is Hubert Williams. I am executive director of the High

Impact Anticrime Program in Newark and I would like to briefly explain to you, actually, what that program is and how it relates in criminality against senior citizens.

First, the impact program is the creation of the law enforcement assistance administration. It has been funded for \$20 million and it has a mandate to reduce five particular categories from stranger to stranger criminal by 5 percent and by 20 percent in 4 years.

The kinds of crimes it is mandated to reduce are varied crimes which are perpetrated against senior citizens; many of them, robbery, assault, things of that nature; the other ones are rape, breaking in, and homicide.

We have assembled a highly competent staff of criminologists that conceptualize, develop, and implement fully funded programs that will be operated by agencies such as the police, the housing authority to strike out against these kinds of crimes that would cripple our senior citizens.

Impact, for example, is funding the housing security program. \$1 million is being put into that effort for this calendar year, this fiscal year, the possibility of another additional \$1 million if the program should prove successful.

One of the major problems we have found in the public housing has been perpetration of crime on the elevators and, although the focus has been rape, the method has been used to assault and to rob.

ALARM SYSTEM FOR ELEVATORS

Primarily, the way it works is the elevators stop in between the floors so the top of the elevator is at floor level, then the perpetrator will get on top of the elevator and when he sees a victim, he will jump down the hatch, commit the crime and leave. We have developed a program that we hoped—we do still hope to implement shortly in most of the housing projects, the highrises, that will deal specifically with this problem.

It will be a pressurized type device that will be geared to go off at the weight of a human body, which will set off a howling type alarm and there will be a component by which tenants in the building will be educated on how to respond and this will be interlocked with the housing security program where people will be patrolling outside in the corridors and up and down the building.

This is the project that Sterling West is currently operating.

Impact is very anxious to put more money into this criminal area of our senior citizens. We find that one continuous battle exists to get effectively operated programs through the housing authority itself and this I believe to be a critical problem.

The housing security program will have to be held in abeyance until certain legal questions can be answered because of administrative actions currently being taken by the authority against tenants on rent strike, and I believe all of our efforts at providing proper security for housing residents will be in vain until that issue of the rent strike can be settled because it brings into violent conflict the tenants and the housing authority the people who need the protection and the agency through which all of the protection must go and until we can alleviate that conflict within the city of Newark, I believe that the problems that we are talking about will be ongoing and continuous.

We would like very much to put a great deal of money into security and the housing authority and, specifically, with senior citizens. We are very reluctant now to do that because of the kinds of actions that have been taken and we now have to postpone that program to get a legal opinion as to whether or not the housing authority can preclude tenants who live in the housing projects and are desirous of becoming members of the security program from employment within that program merely because they happen to be on rent strike. Second, we are currently negotiating the issue with the State attorney general's office as to whether or not tenants can be forced to pay their rent as a condition for employment in the security program.

We at impact do not take sides in this matter but serious legal questions are at issue that govern the expenditure of Federal funds and, therefore, until these matters are resolved by legal authorities, the security program must be held in abeyance.

It is this type of thing that has grown out of the clash between tenants and the authority itself that seriously undermine any efforts to provide security to tenants in the projects in the city of Newark.

Thank you.

Senator WILLIAMS. The strike does not include all public housing in Newark?

Mr. WILLIAMS. I do not know the breadth of the strike. I know the security program is supposed to cover the entire projects. I do not know how far or to what degree tenants are striking against the authority.

Senator WILLIAMS. Now, how long has your program been in operation?

Mr. WILLIAMS. The impact organization or the security program itself?

Senator WILLIAMS. The security program.

Mr. WILLIAMS. The security program was funded approximately 7 or 8 months ago. It has not been implemented yet because of different types of problems. This is the latest one.

Senator WILLIAMS. Some of the Federal money, that came from the Law Enforcement Assistance Administration? Am I right?

Mr. WILLIAMS. All of the Federal money, yes.

Senator WILLIAMS. And has that been used in any way?

LEGAL ISSUES UNRESOLVED

Mr. WILLIAMS. As of this point, the security program has a project director, has assembled the necessary clerical staff and other support people, It has not been able to put the people through the training which was supposed to commence as of Monday so they had actually become operational, but because of the issues I have just raised, impact has now placed that matter into abeyance. We will not allow the training to continue until the legal issues are resolved.

Mr. WEST. Senator, in Newark, our senior citizens—I think I heard one of the earlier speakers mention this—when they talk about separation, we have in a lot of our projects and I heard Stella Wright mentioned quite frequently here, senior citizens are not separated, they are living in complexes with family-type groups so, therefore, we do have some sections where our senior citizens are separated

but we have a great number of senior citizens just mixed in throughout the projects which, in the long run, I think it is bad because where you can have separations, there are certain types of security things you can do, where you cannot do where you have mixtures of young people and senior citizens. [Applause.]

I feel one of our problems in Newark is that we have this mixture, in Stella Wright, Columbus Homes, Hayes Homes, we have senior citizens mixed in with other families.

We are trying to develop means that we can provide security but until the problems are resolved, the program is being held up and that is senior citizens and everyone.

Senator WILLIAMS. When will the Federal supported program run out of funds and when will that be terminated, the Federal support?

Mr. WILLIAMS. Impact is totally supported by the Law Enforcement Assistance Administration. The fiscal year ending this June will terminate that project and we will have to then consider whether or not to refund it. There is, of course, the possibility and the likelihood that we are able to get moving, of obtaining the retention, due to it—of obtaining an extension and then if the project proves some success, we could then fund it again for another calendar year.

Senator WILLIAMS. Well, certainly you are not using the money that was anticipated because the program is not in effect so would not that be almost a normal extension to use the money that was not used, because the program is not working?

Mr. WILLIAMS. That is correct. There is, I believe, at least a minimum of 6-month extension that we can obtain, perhaps more, in the current fiscal year.

Senator WILLIAMS. Now, it is just a matter of, probably a skeleton staff, is that right?

Mr. WILLIAMS. That is correct.

Senator WILLIAMS. Waiting until the other problems are resolved?

Mr. WILLIAMS. That is correct.

Senator WILLIAMS. Now, who arranged—didn't we expect some tenants from the housing in Newark?

Mr. EDIE. They were invited and said they would be here. I talked to one and he said he could not make it and I have not been able to reach the others. We will be talking to some later this afternoon, on the scene.

Mr. WEST. Senator, I do not know if you read Starlenger today; there is a problem with Stella Wright and the possibility of an announcement of it being closed and I think there are meetings going on right now. I know one of the participants scheduled to be here lives at Stella Wright; I think he is involved in one of those meetings.

Senator WILLIAMS. Is that Mr. Wright?

Mr. WEST. That is Mr. Jasper Chapman. Mr. Wright is chairman of the tenants' organization.

Senator WILLIAMS. I imagine he is quite occupied today. We have a copy of this morning's paper with this month's resident development so I know it is boiling again, so thank you very much.

Dr. Solomon Geld, vice chairman, New Jersey Advisory Commission on Aging; director, Daughters of Miriam Home for the Aged, Clifton, N.J.

We are glad to have Mr. Jim Pennestri with you, Dr. Geld. He has been with us from the State administration for the last 3 days. We are

most grateful for your attendance again, Mr. Pennestri, and, of course, again, Dr. Geld, you have been with us, with this committee over the years.

**STATEMENT OF DR. SOLOMON GELD, CLIFTON, N.J., VICE CHAIRMAN
OF THE NEW JERSEY STATE ADVISORY COMMITTEE ON AGING**

Dr. GELD. Thank you very much. Senator Williams, members of the staff, ladies and gentlemen: When Mr. Oriol made the arrangements for me to be here, he called me the "wrapup witness." Since you, Senator, are very much pressed for time, I understand that I am to limit my remarks to no more than 10 minutes because you have commitments to visit places where you will see the problem at hand. What I could do is to give this hearing a benediction and say "amen" to all of the statements made before me and let it go at that. Truly, in what happened here and probably in what happened in Trenton and Atlantic City, there is one thread that goes through. That thread is a double strand of frustration and hope.

I have not heard a single statement today that is in any way contradictory to another. All of the statements, both in relation to environmental security or to revival of section 202 funding or to the need of political pressure to change zoning laws and overcome suburbia resistance, makes sense. I personally disagree with putting the blame of our frustration on one man. We are all sinners. After all, we have elected this Government that has defaulted on the great promises to the aged.

What I want to do in my very limited time is to put the theme of this hearing in a certain perspective and I am quite aware of the presence of Dr. Faulkner, sociologist and gerontologist, so I am speaking with some trepidation. For the purpose of overview and perspective, permit me to go back to what perhaps can be considered as the first serious dialog between Government and philanthropy on the subject of housing. I am going back to 1964 when a conference was held in Washington, D.C., and I have with me the proceedings of that "Interfaith Conference of Housing for Senior Citizens." Protestant, Catholic, and Jewish clergymen and civic leaders engaged in a dialog with Government representatives. Robert Weaver was then the Commissioner of the Housing and Home Financing Agency and here is what he had to say in conclusion of his address to us:

As most of you and as we know, there is a lot more to housing, but particularly housing the elderly, than houses. It involves people and their relationship to the community about them. It embraces their health, welfare, community participation and needs of those to be served. It is enmeshed with the basic changes that are occurring in our urban community.

Mr. Weaver observed that the churches which traditionally took care of a certain group of elderly people, find themselves pulled deeper into the health needs of the aged and have begun to reconsider their planning to provide separate structures for separate functions.

As a recorder of one of the sessions, I said in the proceedings:

While there was general agreement that housing for the aging implies the need for provision of a variety of services, corresponding to the varied and changing social, spiritual and, above all, the health needs of the aging tenant, there was serious difference of opinion concerning the best method to be used towards this goal.

One year later, when Mr. Weaver appeared before the annual meeting of the National Council of the Aging, I heard him say:

Yesterday, President Johnson sent to Congress a message on the cities which I consider a new landmark in the Federal role of housing and urban development particularly for the Nation's senior citizens.

NOTABLE RESULTS IN FEDERALLY FUNDED PROGRAMS

Mr. Weaver quoted the President directly, as follows: "I intend to assure a steadily increasing supply of federally assisted housing for older Americans." He further commented, "The President's intent is to maximize the effective choice by which an individual can choose his own destiny within the bounds of social consensus." In the years that followed we had not developed a panacea to cure the ill housing of the aged because, as we all know, there are not total solutions to any social problem. However, we made some inroads in a variety of federally funded programs with notable results in 1966, 1967, 1968, and 1969. So much so, that when the preparations for the White House Conference commenced in 1969 and a background paper on housing was prepared for the delegates, this is how that paper defined housing:

For the purpose of the White House Conference on Aging, housing is considered to include single, detached, dispersed dwellings, apartments, row houses, condominiums, cooperative retirement hotels, boarding and personal service homes and other similar types of living arrangements; multi-service homes for the aged and planned communities solely for the aged or those including special accommodations for the elderly.

I experienced the recurring theme of variety as the indispensable ingredient of any serious concern with an action on behalf of housing for the aged when I was called upon to prepare and to deliver New Jersey's State position paper on housing for the Governor's Conference on Aging held in Trenton on May 21, 1971. That position, which was arrived at after broad-based discussion of many people in all parts of the State, addressed itself to the issue of choice of housing and stated that:

Government should encourage and fund civic and philanthropic community groups to provide a spectrum of services within residentially oriented settings. Our choice is in keeping with the American tradition, which unlike other cultures, places a premium on privacy and individuality. However, our declarations on behalf of the integrity of the aged person in his own individual home will be an empty gesture unless it is reinforced to make such a lifestyle possible through a battery of organized services. We submit that such services, at present, are minimal. We further submit that service logistics of time and place would seem to indicate an expected increase of congregate housing and attendant services.

That position was reinforced in nine arduous workshops on housing at the White House Conference and found its final formulation in the White House Conference report entitled "Towards a National Policy of Aging, Volume II," where on page 32 it states:

A variety of living arrangements shall be made available to meet the changing needs of the elderly. Such arrangements shall include residentially oriented settings which need different levels of assistance in daily living. The range shall include long-term care facilities for the sick; facilities with limited medical, food and homemaker services; congregate housing with food and personal services and housing for independent living and recreational and activity programs.

This is the third time I am appearing before the Senate Committee on Aging; once before Senator Moss and then before you in Ocean Grove and now for the third time, here, and I am talking about the same subject.

I am not an expert on housing—I do not know anything particularly about housing, but what I am constantly talking about is the fact that there is a dichotomy in the life of an aged person which a Swiss gerontologist once defined as a dichotomy between fate and fulfillment.

MEANINGLESS AND MEANINGFUL OLD AGE

Age can be bitter fate; age can have a promise of fulfillment. An American psychologist, Charlotte Buhler, speaks of meaningless old age and meaningful old age. Meaningless old age is the kind of age where the person himself and his family wants to unload. Meaningful old age is like the intimation of personal life in the midst of temporal life and worthy of adoration. It is a difference between aging like good wine and aging like vinegar. They are both of the same material, but as a process goes sour, the wine turns to vinegar.

As you well know, Senator Williams, I have devoted the major part of my life, not to housing per se, but to living arrangements of older people, one aspect of which is housing. By living arrangements, I mean the total ecological picture, the parts of which were defined as the nine major needs which were discussed at great length at the White House Conference, such as income, housing, health, transportation, nutrition, recreation, spiritual needs, and so forth—of course, urban housing for the aged now implies the desperate need for the security of its occupants.

What does all this mean? First of all, it means that we are dealing with a heterogeneous aging population. I remember Dr. Kent reminding us that aging is a process. People are entering old age—people stay in it a while and people leave old age. My dear friend and colleague Sidney Friedman of San Francisco, who has a good sense of humor and is familiar with the vocabulary currently in vogue, distinguishes between “go-go aged,” the “slow-go aged,” the “slow-slow aged” and “the no-go aged.” In the first category are those who are mentally, physically and economically intact and capable of seeking and finding their own salvation. Then there are the other categories with progressively slowing functional capacities. Of course I could entertain you with a detailed analysis of each term or stage, but I don’t think it is necessary. What are we saying? We are saying that there is a spectrum—a functional spectrum within the aged person which ranges in time from almost total self-sufficiency to total dependence, and what is more, in that spectrum—I use the word “spectrum” advisedly because like in light spectrums, the colors flow into one another and you cannot have a very clear demarcation line between them—there is, above all, the element of change of functional capacity and functional deficit. The change is perhaps not perceptible from one day to another, but it is certainly perceptible in greater time intervals. Thus, we can speak about young old age, the middle old age and the old old age and the subvarieties thereof. Most of the senior citizen housing that is being constructed is for the young old age. The national average age of senior citizen apartments occupants is 72, but I run a section 202 funded housing project where the average age is 80. I

could not run it effectively if I did not provide a battery of essential services to keep the proper balance between dependence and independence.

MONEY DOES NOT SOLVE PROBLEM

The aged want to be independent but they also have the need for dependence. Much has been made of by the slogan that the aged people want and should be independent. There comes a time when they cannot cope, where they cannot afford to be independent. Actually, there is nothing wrong with the word "dependence". It is only wrong when the dependence is degrading. When there is a battery of socially acceptable and reliable services, the aged people will, in time of need, turn to them. Having said all this means that, like in the crisis of energy, there is no satisfactory unilateral program of living arrangements for the aged, nor can there be one. This is evidenced in the testimony of people today, as it was, I am sure, evidenced in the hearings in Atlantic City and Trenton. To say, for example, that by giving money to the aged it will solve their housing problem is, to put it mildly, naive. To put it not so mildly, stupid. It may help the landlord to raise the rental level. Similarly, to say that only the section 202 funded-program is the solution is wrong, too. The moment we talk about a spectrum of behavior patterns with various functional deficits, we must have a corresponding spectrum of living arrangements. The more, the better, to maximize the choice. The four bills which you introduced, Senator, are steps in the right direction. They are long overdue but they are certainly not the only ones which are needed.

How can we achieve that variety of choice? Again, there is no unilateral answer. It was the famous French diplomat, Clemenceau, who said that, "War is too serious a business to leave it to the generals," and I submit to you that housing is too serious a business to leave it either to real estate people, the general contractors and bankers.

We do not deny their functional roles as professionals in their respective spheres of competence and expertise. We deny them the exclusive right of policy decision. The human condition is such that the leading policy decision to technical experts brings about a switch of orientation from the aged person, who should be in the focus of attention to institutions and people who do the attending, and who should be in the periphery. Alas, I have seen such shifts, overt and covert, in many places, to a point that one is inclined to say that these experts behave like that famous industrial leader who believed that what is good for General Motors is good for the country. What is good for real estate people is not necessarily good for the aged.

What we require is sharing through citizen participation. We need citizen interest without vested interest. We need local civic group participation and we need their input in concert with local, State and Federal Governments to move the living arrangements of the aged from bitter fate to the promise of fulfillment.

I wish I had the time to tell you of a success story of a campus-like facility of 370 people which came about precisely through the partnership of civic and governmental responsibility—a partnership of civic investment of time, energy, and money, with the Government setting the standard and arranging the major funding.

My final word to you, Senator, is a reminder that we have a tendency to talk about "them" when we talk about aged people. We behave as if "they," the aged, and we, who are not yet aged, were isolated islands unto ourselves. But, as the ancient Romans put it: "de te fabula narratur." The story is about you and me, and the bell of time tolls for you and me. The living arrangements we advocate for our aging are the ones we should want for ourselves.

Thank you.

Senator Williams. Well, thank you. [Applause.]

I hope the record shows there was just the greatest statement of appreciation from the audience and we feel it in our committee again, Dr. Geld, and I hope we will be farther advanced when you are, as you certainly will be, called again to this committee.

Now, Jim.

STATEMENT OF JAMES J. PENNESTRI, DIRECTOR, NEW JERSEY STATE OFFICE OF AGING

Mr. PENNESTRI. Senator, I want to thank you for holding these hearings in New Jersey on behalf of all and I trust the outcome will be significant, not only for New Jersey elderly but for the elderly of the entire country. As you will recall, I cannot leave without saying one thing. I did send to you a letter in November concerning the energy crisis and the effect it would have on the elderly to which you did respond and did place it in the Congressional Record.

I think I would be remiss if I did not say to you as yet we have not felt the impact of the energy crisis and I doubt very much if we will. We are dealing with a very proud people. At the request of Governor Byrne, our office has conducted a poll of all of the existing county offices on aging, as well as many of our projects, to find out if there have been any inquiries concerning the energy crisis and we have found very little.

I think we will see them coming later on; however, the biggest thing is what has already been mentioned by Jack Wallace and that is the increase in cost of heating fuel. This will have a tremendous affect upon the homeowners within the State of New Jersey.

Furthermore, I think it will have a greater impact on the projects we funded under title III and title VII of the Older American Act. We have already felt the crunch in the RSVP program. In one neighboring county, 70 percent of the volunteers at one time drove themselves to their stations. Now, some have dropped out less than 50 percent. Getting gas is too costly and difficult. One cab company has broken a contract and will no longer give discounts to the RSVP. This program is cutting back in recruiting and replacing new people because of gas shortages. Cost, of course, is pushing the budget way out of line. In this particular area, the services of the volunteers that they provided to the community far exceeded the cost of supporting the volunteers' transportation costs.

More importantly, the benefits of volunteering to the individual, keeping the citizens active and alert and contributing factors are far, far more beneficial and economic than the alternatives of neglect and long-term care.

The nutrition program is not fully underway. I do expect some tremendous problems there because of the 22 program projects we have funded, we are using the existing facilities. These facilities did not have allocation last year, were never used for this purpose, so we can see some great danger coming about as a result of the fuel crisis within the country and I think with that, I did have a lot more to say, I know you are pressed, and, again, thank you for coming to our State and God speed in your work for us.

Senator WILLIAMS. We stand adjourned.

[Whereupon, the committee adjourned at 2 p.m.]

APPENDICES

Appendix 1

LETTERS AND STATEMENTS SUBMITTED BY INDIVIDUALS AND ORGANIZATIONS

ITEM 1. PREPARED STATEMENT OF EDWARD L. CARR, TOMS RIVER, N.J.

Senator Williams—Honored Guests—Ladies and Gentlemen. I am here, unofficially—representing no particular organization. However, and unfortunately, from statistics gathered as a member of now disbanded Senior Citizens Tax Study Commission and as a member presently serving with New Jersey State Commission on Aging, I have found the Senior Citizen Housing situation—especially low cost housing to meet the Income of New Jersey's Low "Fixed Income" group—is NOT keeping up with our steadily and-increasing Elderly population.

I understand, Senator, you are sponsoring a Bill that, if enacted into Law, will substantially increase and encourage the building of Senior Citizen LOW COST housing—especially the Multi-purpose kind—equipped with Cafeterias, Medical Rooms and visiting Nurse Service. etc. etc.

When that kind of Housing becomes available and plentiful, it will be a God-send to New Jersey's LOW "fixed Income" group and truly allow them to live out their remaining years in Dignity and Tranquility. Thank you for this privilege.

ITEM 2. PREPARED STATEMENT OF THE PLANNING DEPARTMENT OF THE CITY OF EAST ORANGE, N.J., BRADFORD L. PRYCE, PLANNING DIRECTOR.

HOUSING FOR THE ELDERLY

In order to have a healthy environment, it is necessary to provide adequate housing for all segments of the population. The squeeze is felt at both ends of the money spectrum. The reluctance on the part of the various lending institutions to make monies available for mortgages at less than the current $8\frac{1}{2}\%$ to 10% interest rate and the moratorium placed on federally assisted housing construction put into effect by the Nixon administration has had a deleterious effect on the entire housing market in general resulting in a severe decrease in the number of new housing units of any size and type being constructed.

FINANCING

The channelization of federal monies to the financing and land acquisition of housing for the elderly is a rudimentary, but necessary step in providing a decent, safe and sanitary living environment for the senior citizen population. All too often those who can least afford necessary standards of habitation have the greatest need for them. This is the case of senior citizens in East Orange, many of whom live on fixed incomes yet are faced with prospects of spiraling rents or costs of maintaining a private home. As the cost of living continues to skyrocket, social security is increased at a less than proportionate figure, thus making an elderly person's life all the more difficult. These people, who have given so much of their lives to building the modern conveniences and facilities that we now enjoy, are, in many cases, caught in the economic squeeze and are all but forgotten by the institutions that they helped to create.

Since housing is the number one expenditure item in most elderly family budgets, it is fitting that two related topics, in particular, be stressed during a hearing on federal aid to elderly housing programs. These topics constitute two of the major contributing factors in the supply of housing—current interest rates and the expense of land acquisition in intensively built-up urban areas where the elderly find needed human services. If we can direct our attentions initially to these two very important elements of urban housing supply and proceed, in turn, into the ways in which such housing when constructed, should relate to the needs and desires of those who will reside in their spaces, we will have put together a package of information of invaluable benefit to lawmakers, financiers, and construction concerns as well. Establishing a sensitivity to the issues is a primary purpose of the following discussion.

The current reluctance of financial institutions to make mortgage money available at less than $8\frac{1}{2}$ to 10% coupled with the Nixon administration's moratorium on housing assistance, has created a serious halt in the number of new housing units of any type or size being constructed. In turn, those willing to pay such high rates have been forced to pass the additional cost onto the consumer resulting in exorbitant mortgage or rental payments. In addition, as the demand for services increases, as structures age and as municipal facilities require repair or replacement, taxes have risen to unprecedented levels necessitating rent hikes and forcing the elderly person, oftentimes on social security (74.7%), to have to pay a higher percent of their meager monthly income for housing than the 25% housing-to-income rule of thumb ratio.

If the mortgage money continues to experience a dramatic slowdown, even on the fringes of urban areas, the effect albeit indirect, is felt at the urban cores. The natural "filtering" process of migration and housing opportunities decreases the supply of units available to the elderly. This forces demand to outstrip supply, and prices rise. In addition, mortgage money for those residents who wish to remodel or upgrade their homes in the form of second mortgages is similarly unavailable or too costly for the older citizen who does not wish to take on a large debt at this stage of life. Third, the effect on the middle age person is important in that he also experiences difficulty in financing his home for repair and so, faced with a large debt, he chooses to move out of the City thus causing it to lose a valuable citizen, and possibly, leaving a dwelling unit to disrepair.

The moratorium on housing programs complicates the problem in that as these units that cannot receive financing fall from the occupied dwelling unit inventory, and those who are oldest and in many cases, the poorest, are left in the bottom of the filtering process. Few options are left for the elderly person at this point unless he has an independent source of income.

DEMOGRAPHIC CHANGES

Greater life expectancy has increased the elderly population from years past. While the advances of medical science are commendable and while we are elated with this fact, the problem of undersupply of units suitable for this additional population is dramatic.

In addition, trends in the family structure cyclical living arrangements in our present society have shifted. An elderly parent could find shelter in the home of his children in years past. Today, economics dictates a trend to purchasing of smaller homes with less space for this purpose. In addition, the social mores of the family unit have changed the elderly parent-child relationship to one of physical separation due to increased mobility, independence, and an affection for other than strong family ties as other options open.

Thus, in many cases, the elderly parent is shunned or ostracized by his children. This aggravates the tenacity of the problem for the senior citizen—retirement, ill health, isolation, and morbidity.

LAND COSTS

Land costs in a City like East Orange aggravate the cost of providing housing for our senior citizens. It is true that multi-storied structures can help to ease the cost per unit as is evidenced by the number of high-rise senior citizens' projects in East Orange, the largest of which is on Prospect Street. While many residents in these structures are long-term East Orange residents, a large proportion are from surrounding areas who come to our City due to the emphasis our local government has put on housing and services for their needs. What has been problematic, however, is that many of our "in house" elderly have lived in private

homes of modest density which they can no longer afford and which they no longer need as their families mature. These people are hard pressed to accept the new high rise living arrangements and faced with no other option, seek to hold on to their home and meet costs through boarding house operations which are prevalent and contribute to decay and inconvenience to users.

In short, a medium density living environment is envisioned which would provide for garden apartment or townhouse units available to those elderly choosing this option at affordable costs. Thus, the cost of land needs to be underwritten to achieve these goals. Such arrangements would allow for a more meaningful living experience for those who still choose to tend gardens, remain in a low density environment and maintain a feeling of individual living privacy.

CHOICES

While many of our housing for the elderly tenants are long-term residents of the City, a large portion come from surrounding areas whose governmental systems do not place as great a stress on providing housing for the elderly as East Orange does. The largest proportion (3:1) of the City's senior citizens live in low-density private homes which they have occupied for many years and which they, due to their children moving to their own homes, do not in fact need. In most cases, they own their own homes and cannot accept the idea of congregate living in high-rise structures, which are foreign to their background. They enjoy the privacy and the space provided by their own home but due to the high tax rate in the City and the high cost of maintaining one's own home, it is little wonder that the homes of the elderly are either broken up into boarding house operations or in a state of disrepair or both.

The elderly should have an option as to the density level of his immediate living environment. If given a choice, the senior citizen might be more willing to give up his "homestead" for the maintenance-free living of a townhouse or similar low-density operation. This would serve to open up the older larger homes to younger larger families in need of, and also more able to afford, more spacious living quarters.

At this juncture in time, the senior citizen is afforded few choices in terms of living arrangements although he is provided with alternatives which may or may not have any large degree of free choice involved.

One of the alternatives, that of maintaining an older home with many rooms, has already been discussed. The senior citizen may have strong ties with his home bringing back pleasant memories of a time when the house was full of children, neighbors, the pleasant odor of food being prepared. But now that the children have grown and moved into the suburbs, the neighbors have either moved or passed away, the house takes on a strange difference. The rooms, far too many than can be used, are empty and dark and serve as a constant reminder of approaching old age and loneliness. Yet, being alone in familiar surroundings is better than being alone in a strange area. The next best thing is to hold onto the house while trying to make ends meet through boarding house operations. What is problematical about this alternative is that the house is not maintained any better now than it was before being converted to a boarding house. As a matter of fact, it continues to age and decay and becomes a blighting influence on the entire neighborhood.

Another alternative open to the senior citizen is to move out of the City completely to a suburban or rural area having a lower cost of living. This option allows the elderly to spread his fixed income over a larger range of uses but it too has its drawbacks. The senior citizen is forced to leave family and friends, familiar landmarks, all thought of continuity is lost. He must start "anew" at an age when he should be enjoying the fruits of his long labor. And there is no guarantee that his new surroundings will be better than what he left. It is simple economics to understand that services are not as easily obtainable or as encompassing in a rural area as in an urban setting. The dilemma facing the senior citizen contemplating a move to the "woods" is whether the services available in a high cost of living area such as a developed city is outweighed by the lack of services in an area in which elderly can afford to live. It basically comes down to a decision as to which is more important—services at high costs or lack of them at a cost that is affordable.

The third alternative given the elderly citizen is the option of living in a high-rise high-density senior citizen project which invariably has long waiting lists. Once admitted to the project, the senior citizen is surrounded by his peers, afforded certain locational advantages and given proper care. Since these projects

are generally in developed areas, there is an opportunity to take part in leisure time activities such as going to the theatre, the library, shopping and a host of others not available in rural areas. To many, this represents the ultimate goal, that of being with people having the same interests, the same type of backgrounds, the same likes and dislikes. However, to many other senior citizens, these projects represent "holding pens" for the aged. Being separated from the rest of the community, they miss the interchange between the people of all ages which in many cases is desirable.

Many of the elderly require special care that can only be given them in nursing homes. However, properly staffed nursing homes are few and far between. Many times they are overcrowded, understaffed, and more importantly, underbudgeted thereby making the stay in the nursing home a financial burden to the elderly and his family.

Each of these alternatives represents both the "heaven and the hell" for senior citizens depending on their needs. There is no real choice involved as to which is the most desirable, only the difficult job of assessing which represents the least evil and making a choice from that. Faced with these alternatives, it is not surprising that the City has lost many valuable assets to the community as elderly and those approaching old age move to other areas, many times against their own desires and wishes. The 1970 census indicated that 14.3% of East Orange's population was 65 years or older. In addition, 25% of the population are middle aged or 45-64 years of age. In many cases, this latter group is beginning to look to other areas in anticipation of securing an adequate living environment for their retirement years. If the City hopes to arrest the outmigration pattern prevalent among the elderly and middle agers, both housing quantity and quality which takes into account the density needs, the privacy and the general living conditions will have to be upgraded.

ITEM 3. PREPARED STATEMENT OF RALEIGH RAJOPPI, PRESIDENT, NEW JERSEY COUNCIL OF CARPENTERS, SPRINGFIELD, N.J.

The Department of Community Affairs in New Jersey estimates the number of housing units needed in New Jersey to be somewhere in excess of 70,000. It is our understanding that they have testified before this subcommittee and have documented this need very adequately.

Our concern is to respond to the bills currently before the Senate and to further explain our position on housing for the elderly in New Jersey. Our union has been the only union sponsor of a non-profit housing corporation in the nation to ever attempt and successfully complete a turnkey public housing project. We have sponsored and completed a family project and an elderly project in Freehold Borough in New Jersey. We are tentatively involved in housing and know the problem of production of housing both as carpenters and as non-profit owners, stating very simply the time lag in the production of housing is enormous.

We commend the attention to extend 202 housing for the elderly and handicapped. We urge its adoption if we project the need as shown in New Jersey throughout the Nation and measure the possible accomplishment of expanded 202 program the job ahead is still monumental.

We also endorse and urge the adoption of an elderly and handicapped housing loan fund. We have one note of caution, however, the rehabilitation of existing housing will not be possible in very many cities due to environmental and neighborhood deficiencies. In order for this type of program to be successful on a broad scale, it seems to us it would be important to have it tied to programs of neighborhood improvement.

In addition, we are sure there will be many circumstances where adequate housing cannot be found and cannot be rehabilitated. Programs for new housing are therefore imperative.

We would like to endorse the concept of the establishment of an office of security at HUD but would stress that without adequate funding for security programs in HUD assisted housing such an attempt can in fact be a failure.

Finally, let me state strongly that it is our opinion that housing allowances cannot provide the long-range solution to housing problems. It is imperative that new housing be created and produced.

Appendix 2

STATEMENTS SUBMITTED BY THE HEARING AUDIENCE

During the course of the hearing a form was made available by the chairman to those attending who wished to make suggestions and recommendations but were unable to testify because of time limitations. The form read as follows:

If there had been time for everyone to speak at the hearing on "Adequacy of Federal Response to Housing Needs of Older Americans," in East Orange, New Jersey, January 19, 1974, I would have said:

The following replies were received:

ZENTA M. IRBITE, MONTCLAIR, N.J.

There is absolutely and totally no adequate housing for single Older Americans. They are living in uncomfortable attic and half-cellar rooms (even those are not enough to cover the demand!) and in "run-down" houses.

Besides that, there are no "Homes for the Aged" (not nursing homes) which would accommodate a group of people. Those private ones existing are for profit and not in reach for the lower middle class.

If the elected representatives would have seen just a few cases of how these older people have to exist, they surely would get alert to do something in behalf of these people.

Small and, so-called, "poor countries" have done amazing things for their Senior Citizens.

It is quite a reproach for the "rich" and "affluent" United States that almost nothing has been done for "the people" in almost 200 years!

—A former refugee from the former Baltic States.

FELIX L. HESELTON, EAST ORANGE, N.J.

All of the discussion at the above mentioned meeting dealt with the senior citizens in the lower income brackets and nothing was said about the plight of seniors having an income of \$8,000 to \$15,000 per year. I think you will agree this group is being discriminated against in housing, taxes, etc. In housing they pay the top commercial rates if adequate housing can be found. As a result they are frozen in the area in which they live. As for taxes, they pay the entire burden—school, income, Federal and State.

Some relief is owed to them, such as housing within their income range. In determining eligibility for this housing Social Security income should be excluded from annual income.

Some tax relief might be granted seniors 65 years of age and older by raising the non-taxable to \$10,000.

Thank you for the opportunity to present these matters to your attention.

VIRGINIA PATTERSON, EAST ORANGE, N.J.

As a Commissioner [of the Housing Authority of the City of East Orange], I was pleased to hear your suggestion on all housing elements in East Orange getting together to discuss their housing problems.

I have advocated similar ideas to my constituents in the past and I would like any information on the machinery of effecting this idea over the framework of local political interest.

HAROLD J. SMITH, EAST ORANGE, N.J.

As the Executive Director of the Housing Authority of the City of East Orange, I'm most concerned with the limitations put on Local Public Authorities by virtue of the implementation of Brooke I, II, and III, coupled with the lack of subsidies to Authority that are attempting to operate efficiently and the moratorium on construction funds for low and moderate senior citizens housing.

The Housing Authority of the City recognizes the need for senior citizen housing but like most authorities in New Jersey are on the verge of bankruptcy or are already there. Due to the Brooke Amendments, we are unable to charge rentals high enough to cover current expenses and our reserves are being depleted. Yet under the present projected formula we are not and will not receive any subsidies from the Federal government.

We will be solvent this year, but next year we will not.

In the area of construction, we have acquisition funds, but no planning or construction funds. Therefore, our community will continue to have no construction in the area of low income housing.

Senator, in your remarks you made mention of a "mix" in housing. It seems plausible that there could be (if there was legislation enacted) a mix of low and moderate income senior housing operated by Local Public Authorities, doing away with limiting Housing Authorities to the operation of only low income housing—thereby helping to eliminate one of the causes for Housing Authorities going bankrupt and providing more and adequate housing for our older Americans.

THOMAS A. GIORDANO, BLOOMFIELD, N.J.

Very little was said about health facilities in Senior Citizens Housing. This is and should be a most important area of consideration—as health and availability of medical services is a problem which is not being put in proper focus.

Do we have an Office of Geriatrics in the Department of HUD? Shouldn't it be on the par with the Office of Social Security?

GWENDA WILLIAMS, MONTCLAIR, N.J.

In our town of Montclair there is not one low income home or housing for senior citizens. Even though there is plenty of land (clear), in town and tax exempt, available. Please set a date for our group to see your Committee.

CLAUDIA W. HAROLD, EAST ORANGE, N.J.

I was at the meeting in East Orange, New Jersey. Am a long life resident of East Orange. Was born here August 1, 1910. We have several hundred young seniors in the 50 age group. Most of these are day or house workers. They are not asking for welfare only a decent place to live; at the small salaries they make they can hardly make it. My sister for instance is 60—Mrs. Pauline Ali. She lives at East Orange, New Jersey. She pays \$110 for a 3 room attic apartment. She is a day worker. She makes about \$60 a week. She has tried to get in Senior Building here. But she was turned down like hundreds of others. There really is not enough of low income housing for folk like her. People come here from the south, also Newark. They, for some reason, get it. There should also be building built for seniors who cannot get around so well, that do not have medical attention—not a nursing home—where other young seniors could get work taken care of. These people, every time when there is a raise in Social Security up goes your rent. One person pays \$31 for food stamps. They give you \$42 worth but food is still going up. And if you are under 65 years of age, you cannot get Medicare. It's rough. I see little sense in a raise if your rent goes up every time you get a raise. Sometimes I wonder if the raise does any good. And if you do need clothes and other things, but the little money we can get you have to rob Peter to pay Paul. Those on welfare get along better because they can go to the hospital to get a doctor. You name it, we cannot get it—nothing. Perhaps things will break soon. I'm Councilman Earl Williams' sister. He's now Chairman of Council.

There is a lot of wasted land where there could be apartments made for people with 4 to 5 children with 3 to 4 bedrooms. The bedrooms could be upstairs, downstairs the kitchen, living room or family room, a yard where they could have their own gardens. And the buildings should not be over 4 to 5 stories tall. The managers should live on the grounds. This way the place would be taken care of better. Why should a lot of money be spent and these buildings are soon unlivable. We need more schools. Essex County is large and these people should be scattered around the county.

